

## ENGINEERING

Engineering Insurance caters to a very specific market segment, with very unique insurance requirements. Typically engineering risks fall in the category of Construction All Risk (CAR), Erection All Risk (EAR) and Plant All Risk (PAR).

### Summary of additional automatic cover and extensions

This must always be read in conjunction with the policy wording and the policy schedule, where various terms, conditions and warranties apply. A full and detailed document is available on request.



## Contractors / Erection All Risk

**Comprehensive All Risks cover intended for the erection of anything between private houses, cluster homes, small blocks of flats up to large projects such as shopping centres, sugar mills, power stations, refineries as well as infrastructure such as bridges, roads, dams, water reticulation and pipelines.**

The policy covers the construction works against the following: storm, fire, water, subsidence, collapse, landslip, earthquake, cyclone, theft, transit, malicious damage, Erection All Risk policies cover the erection of individual machines or complete plants ranging from complete power stations, mineral processing plants to lifts and air conditioning equipment. EAR policies provide protection on an all risk basis, including cover for the testing and commissioning of the erected machines.

### Cover includes the following:

Surrounding Property, Claims Preparation Costs, Removal of Debris, Additional cost - no damage to works, Transit and Off Site Storage.

## Liability

Covers the contractor for their legal liability for damage to the property of others or for the bodily injury to a member of the public whilst carrying out the activities of the business, arising from their works.

## Plant all risk

**Loss of or damage to construction plant and equipment from any cause whilst in storage, transit, on contract site and being used as a tool of trade.**

This type of cover will cover items such as earthmoving equipment, cranes, pumps, air compressors, etc. In addition, standard cover is available for hiring costs, legal liability arising out of the hire and continuing hire charges. The basis of valuation is either new replacement value, market related value or agreed value. We also offer Third Party Liability for Plant on site and on the road for licensed plant. This policy will cover risks such as fortuitous working accidents, theft, fire, faulty operation, overturning as well as natural perils such as earthquake, storm, flood, collision etc.

### Cover includes the following:

Recovery Cost and Claims Preparation Cost.

## Electronic Equipment

**Loss of or damage to Computer and Electronic Data Processing Equipment, IT installations, telephone exchanges, cell phone networks and associated ancillary equipment arising from Fire and Allied perils. Accidental Damage, and Malicious Damage.**

The basic policy can be extended to cover Increased Cost of Working and Reinstatement of Data/Programs as per wording.

## Machinery Breakdown

Sudden accidental and unforeseen physical loss of or damage to production machinery arising from mechanical/electrical breakdown, whilst in operation, at rest, or during resting or re-erection, at the client's premises.

## Machinery Breakdown Business Interruption

Consequential loss of gross profit, loss of revenue or increased costs of working, arising from indemnifiable loss or damage sustained under the Machinery Breakdown Policy.

## Deterioration of stock

Damage to stock of all descriptions caused by a change in the controlled environment of the holding rooms or chambers arising from indemnifiable damage to the insured machinery that creates the controlled environment.

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