

# MOBILE PLANT & MACHINERY – FEATURES & BENEFITS

## PURPOSE BUILT COVER FOR CONTRACTORS AND THEIR MOBILE PLANT AND EQUIPMENT

### SECTION 1 – MATERIAL DAMAGE

#### Automatic Extensions:

1. Removal of Debris - \$50,000
2. Interested Parties
3. Unspecified Attachments - \$10,000
4. Accidental Overload
5. Appreciation – limit 25%
6. Automatic Additions and Deletions: 30 days / \$500,000
7. Damage to Goods Lifted – \$100,000
8. Dry Hire
9. Dual or Multiple Lifting
10. Emergency Travel Costs – \$2,500
11. Employees' Property Damage – \$10,000
12. Expediting Costs – \$20,000
13. Finance Payout Protection – up to 20%
14. Hold Harmless (Subrogation Waiver)
15. Locks and Keys – \$2,500 per item up to \$5,000 any one event
16. Non Owned Trailer in Control – \$50,000
17. Owners Indemnity
18. Personal Accident Cover to Injured Operator: \$10,000 per Operator / \$20,000 aggregate
19. Recovery Costs
  - a. Damage - \$250,000
  - b. No Damage - \$50,000

20. Return of Insured Item(s) - \$50,000
21. Sign Writing
22. Windscreen Replacement
  - Items > 2t \$5,000 first loss limit no excess
  - Items < 2t first loss no excess

#### Optional Extensions:

1. Agreed Value (Valuation Required)
2. Automatic Additions and Deletions – Increased Sum Insured
3. Breakdown
4. Consequential Additional Costs
  - a) Substitute Hire Costs
  - b) Ongoing Hire Costs
  - c) Finance Payment Protection
5. Damage Waiver Protection
6. Goods Lifted – Increased Sublimit
7. Hired In Items (Blanket Cover)
8. Hired In Items (Specified)
9. Increased Cost of Working
10. Loss of Revenue

### SECTION 2 – REGISTERED INSURED ITEM LIABILITY (INCLUDING CTP GAP COVER)

#### Automatic Extensions:

1. Automatic Additions
2. Cross Liability
3. Dangerous Goods – \$500,000

4. Removal of Debris – \$50,000
5. Substitute Item
6. Your Liability as Principal

#### Optional Extensions:

1. Dangerous Goods – Increased Sublimit

### SECTION 3 – BROADFORM LIABILITY

#### Automatic Extensions:

1. Cross Liability
2. First Aid Expenses
3. Property in Your Physical or Legal Possession or Control – (Care Custody & Control) \$250,000
4. Vibration and Removal of Support - \$1,000,000

#### Optional Extensions:

1. Property in Your Physical or Legal Possession or Control (Care Custody & Control) – Increased Sublimit
2. Vibration and Removal of Support – Increased Sublimit

#### Great Policy Benefit:

Whilst this Policy contains an exclusion for liability assumed or recovery rights waived under contract or agreement, this exclusion does not apply to Covered Contracts (which includes contracts with Principals).

For more information regarding SURA Plant & Equipment Policy coverage, go to [SURA.COM.AU/PLANT-AND-EQUIPMENT](http://SURA.COM.AU/PLANT-AND-EQUIPMENT) or contact one of our [SPECIALIST UNDERWRITERS](#)

## DID YOU KNOW

SURA Professional Risks can offer a combined approach to properly protect the construction professional. SURA Professional Risks offer a full Civil Liability Professional Indemnity policy providing:

- Protection for the construction professional in the event of a breach of their professional duty
- Protects against most costs and expenses incurred in defending a claim

In conjunction with SURA Plant & Equipment MPM Broadform Liability policy which includes automatic Contractual Liability for Covered Contracts, your client will have full protection.

For more information regarding [SURA Professional Risks Policy](#) coverage, go to [SURA PROFESSIONAL RISKS](#)