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ASESORES EN SEGUROS

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better **Results.**

**CONTRACTOR  
TECHNICAL  
INSURANCE**





PRODUCT  
FEATURES

# CONTRACTOR TECHNICAL INSURANCE

*The Contractor Equipment product is designed to meet the coverage needs of rural and/or commercial machinery, (excluding road equipment), required by companies and/or agricultural-livestock establishments.*

# CONTRACTOR TECHNICAL INSURANCE

## ***POSSIBLE COVERAGE:***

- » Total damages due to accident, fire, theft.
- » Total and/or partial damages due to accident, fire, theft.
- » Civil liability while the equipment is carrying out its specific task on the land surface and on dry land, including its eventual transit and land transportation (provided it is carried out by its own means and/or by the Insured's own units), and/or land deposit.

The goods indicated in the list of Contractor Equipment are covered against loss and/or external material damage, provided that such loss and/or damage occurs accidentally, suddenly, and unforeseen and that a repair and/or replacement is necessary as direct consequence of any cause or circumstance not expressly excluded.

The insured sum is determined as the equipment's "new value" and will be indemnified at first absolute risk. Consequently, the insurer will indemnify the damage up to the limit of the informed insured sum.

## Claim

In the event of an accident, if there is a difference between the insurable value and the insured value, the pro rata clause will be applied, where the insurer will respond for the damage in the proportion that exists between both values.





## TYPES OF MACHINERY

Example of machines that can be insured:

- » Forklifts
- » Conveyor belts
- » Compactors
- » Harvesters
- » Elevators
- » Excavators
- » Cranes
- » Bridge cranes
- » Vehicle Cranes
- » Generating sets
- » Hydraulic cranes
- » Telescopic Handlers
- » Motor Graders
- » Wheel Loaders
- » Dosing plants
- » Articulated platforms
- » Scissor lifts
- » Sprayers
- » Backhoes
- » Tanks
- » Hoppers
- » Bulldozers
- » Tractors
- » Tippers
- "Etc.

# EXCLUSIONS

Some of the risks excluded:

- » Terrorism.
- » Theft and/or loss and/or difference in inventory and/or unexplained disappearance.
- » Intent or serious fault of the Insured.
- » Loss or damage for which the manufacturer or seller of the insured property is contractually responsible.
- » Electrical or mechanical breakdowns.
- » Mechanical and/or electrical failures or damage, or internal defects.
- » Damage to interchangeable parts, tools, or spare parts.
- » Damages caused by wear and tear, gradual deterioration, own vice, and any other cause intrinsic to the operation of the equipment or its lack of use.
- » Damages caused by transportation.
- » Loss or damage caused by confiscation, expropriation, requisition, or by acts of the government or of any public or local authority with jurisdiction over the place where it is located.
- » Damage resulting of the freezing of defective or insufficient lubrication or cooling additive fluids.







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We **proposed** it to ourselves  
and we **made** it.  
Our first **39** years!



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