

# Plant Protection Insurance

## Insurance Product Information Document

**Company:** Zurich Insurance Europe AG

**Product:** Plant Protection Insurance; Tradestar Engineering Composite Insurance; Machinery Accidental Damage Fire and Theft Insurance.

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules (firm reference C529842).

**This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of insurance?

Each of the three policies described provide cover for damage to plant and machinery



#### What is insured?

##### **Plant Protection Insurance policy and Composite Insurance policy:**

- ✓ Damage including breakdown to plant and machinery occurring at locations specified in the policy schedule.
- ✓ The covers available are as follows (please refer to the policy schedule for which covers apply):
  - ✓ Breakdown.
  - ✓ Sudden and Unforeseen Damage.
  - ✓ Third Party Liability.
  - ✓ Own Surrounding Property.
- ✓ The Plant Protection policy covers specified items of plant at the specified locations. The Composite policy covers all plant at the specified locations.

##### **Machinery Accidental Damage Fire and Theft Insurance:**

- ✓ Damage to "tool of trade" items (for example excavators, dumpers, telescopic loaders and other contractors plant) specified in the policy schedule while at locations specified in the policy schedule.



#### What is not insured?

- ✗ The first amount of any claim (known as the excess).
- ✗ Standard motor vehicles (for example lorries, trucks, cars, vans) are not covered under any of these policies.
- ✗ Exclusions detailed in the policies. For example some exclusions are:

##### **Plant Protection Insurance policy and Composite Insurance policy:**

- ✗ Fire, lightning, explosion, flood, theft.
- ✗ Wear, tear, rust, corrosion and so on.
- ✗ Nuclear.
- ✗ War and Riot.
- ✗ Terrorism.
- ✗ Communicable Disease.

##### **Machinery Accidental Damage Fire and Theft Insurance:**

- ✗ Lightning, explosion, aircraft.
- ✗ Breakdown.
- ✗ Wear, tear, rust, corrosion and so on.
- ✗ Nuclear.
- ✗ War and Riot.
- ✗ Terrorism.
- ✗ Communicable Disease.



#### Are there any restrictions on cover?

- ! We will not pay more than the Sum Insured specified in the Schedule of insurance.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the General Exceptions section of the Policy.



#### Where am I covered?

- ✓ The locations specified in the policy schedule.



## What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

### **You must also (as more fully set out in the Policy Booklet):**

- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Pay the premium or premium instalments on time.
- In the event of damage notify us immediately.
- Provide all the information and assistance we need to settle your claim.



## When and how do I pay?

Premium for this policy may be paid through your insurance intermediary.



## When does the cover start and end?

The contract commences and ends on the dates stated in the policy schedule.



## How do I cancel the contract?

You can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. We will only charge you for the time on cover unless you have made a claim.

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