

# MACHINERY BREAKDOWN INSURANCE POLICY



**Protection for critical  
equipment in commercial &  
manufacturing facilities**



## Contact Us

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# WHAT DOES IT COVER

This policy provides breakdown protection for a wide range of machinery and equipment located at your commercial or manufacturing site. Coverage applies to machinery that is:

- In operation, at rest, or under maintenance
- Being dismantled for cleaning or overhaul
- Being shifted or re-erected within the insured location

## Scope of cover

The policy compensates for **unforeseen** and **sudden physical damage** to insured machinery at the covered location, caused by **any risk** not specifically excluded under the policy.



## NOTE :

- Only machinery specifically listed in the Policy Schedule is covered.

## Optional Add-On Covers

*(Available with payment of additional premium)*

- **Air freight** – covers air transportation costs of replacement parts.
- **Express freight** – fast delivery costs for urgent parts.
- **Owner's surrounding property** – damage to surrounding property owned by the insured.
- **Clearance & removal of debris** – cost to clear debris after a breakdown.
- **Additional custom duty** – duty paid on replacement imports.
- **Escalation clause** – protects against price increases in machinery replacement.
- **Third party liability** – covers legal liability arising from damage to third-party property or injury.

## Major Exclusions

### Acts of god and external perils

- Loss caused by fire, lightning, explosion, theft, subsidence, landslide, flood, storm, earthquake, volcanic eruption, or similar natural disasters.

### War & nuclear risks

- Damage resulting from war, invasion, civil unrest, or nuclear incidents.

### Abnormal conditions

- Losses during overload testing or experimental operations under abnormal stress.

### Pre-existing or gradual issues

- Flaws, defects, cracks, or fractures developing over time
- Normal wear and tear or deterioration
- Defects present before the policy started

### Intentional acts or negligence

- Willful or gross negligence by the insured
- Faults known at policy inception

### Other exclusions

- Consequential losses of any kind
- Policy excess as stated in the schedule
- Damage covered under manufacturer, supplier, or repairer warranties or contracts