

Section 1S

Machinery and Plant Insurance

(Operative only if stated in the schedule)

Definitions

Breakdown

The sudden and complete failure of **plant** to function due to damage to any of its components (including electrical burnout) occurring during normal use.

British Isles

Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands but not the Republic of Ireland.

Indemnity Limit

As stated in the schedule to this section.

Plant

The plant described in the schedule includes all its integral parts and connecting wires and pipes in so far as such wires and pipes need to be repaired or replaced as a result of damage for which **NFU Mutual** has admitted liability.

Special Plant Definitions

Hot Water Heating Installation

The hot water heating boiler, its firing apparatus including any photoelectric cell and connected pipes, radiators, hot water storage cylinders, calorifiers, circulating pumps (including shunt pumps) and their motors, thermionic valves, motorised valves in oil pipes, oil filters (including motors), oil pre-heaters, oil level indicators and/or alarms and heaters in oil pipes and tanks.

Lifting Tackle

Chains, ropes, slings, hooks, shackles or eyebolts not forming an integral part of lifting plant by means of which a load or appliance can be attached to the hook, shackle or other lifting gear which do form an integral part of lifting plant.

Oil Burning Unit

The oil burner, its driving motor, the oil pre-heater, tank heater, line heater, photo-electric cell, thermionic valve, oil tank level indicator and/or alarm, motorised valve(s) on the oil pipeline, the oil filter (including motor) and fan.

Cover

This cover applies during the **period of insurance** in the **British Isles**.

The cover is for

1. accidental damage to the **plant**, including **breakdown**
2. accidental damage to any property adjacent to the **plant** by impact, blast or fragments from the explosion, implosion or collapse of the **plant**.

If damage covered above occurs, **NFU Mutual** will either

- a) pay to the Insured the amount of the damage, or
- b) at its option, replace the **plant** or adjacent property or the damaged part of it.

The maximum cost to be borne by **NFU Mutual** for each item will not exceed the **indemnity limit** on that item.

Exclusions

NFU Mutual will not be liable for

1. damage caused by fire, lightning, explosion caused by ignition, aircraft, riot, malicious persons, storm, flood, escape of water or theft
2. damage which is the gradual deterioration in materials due to age or usage (but suddenly occurring damage arising from the weakening of materials due to age or usage is insured)
3. damage caused during maintenance, repairs, overhaul or modification of the **plant**
4. damage caused by the deliberate imposition of conditions on the **plant** beyond its specified safe working capabilities
5. damage to **plant** hired out or in by the Insured, unless described in the schedule as **plant** hired out or in
6. the first £100 of the cost of each occurrence giving rise to a claim.

Cover Extensions

1. Additional Expenses

When approved by **NFU Mutual**, reasonable additional expenses up to £2,000 will be met including those incurred in making a temporary repair or in expediting the permanent repair of insured damage (including overtime working).

2. Automatic Inclusion of Plant

Plant of similar type to that described in the schedule which is added or substituted, will be included in this section from the time it is installed and ready for use.

The Insured must tell **NFU Mutual** of the installation of the additional or substituted **plant** before expiry of the current **period of insurance**.

3. Debris Removal

Each item includes expenses necessarily incurred, following destruction or damage insured by this section, in

- a) removing debris and/or dismantling any **plant** or adjacent property insured
- b) protecting any **plant** or adjacent property whether damaged or not.

This extension does not include expenses arising from pollution or contamination of anything which is not **plant** or adjacent property insured by this section.

4. Minor Repairs

If damage occurs which is covered by this section, the Insured may repair this up to a maximum cost of £500 and claim this under the insurance, without the prior agreement of **NFU Mutual**, provided the repairs are permanent and satisfactory (which may be verified by inspection by **NFU Mutual**).

5. Professional Fees

Each item includes architects', surveyors', consulting engineers', legal and any other fees necessarily incurred in the reinstatement or repair of the **plant** resulting from its destruction or damage but not for preparing any claim. Similar fees incurred in repairing insured damage to property adjacent to the **plant** are also included within each item.

6. Transit

While **plant** is in transit, the cover on it is extended to include loss, destruction or damage caused by fire, lightning, explosion, storm, flood, theft or attempted theft.

Special Condition

Restriction of Cover

NFU Mutual reserves the right to restrict or withdraw cover on any **plant** **NFU Mutual** considers to be unsuitable for insurance.