

CIVIL CONTRACTORS – FEATURES & BENEFITS

PURPOSE BUILT COVER FOR CONTRACTORS AND THEIR MOBILE PLANT AND EQUIPMENT

SECTION 1 – MATERIAL DAMAGE

Automatic Extensions:

1. Removal of Debris - \$15,000
2. Interested Parties
3. Unspecified Attachments - \$10,000
4. Accidental Overload
5. Appreciation – limit 25%
6. Automatic Additions and Deletions: 30 days / \$100,000
7. Damage to Goods Lifted – \$20,000
8. Emergency Travel Costs – Motor Vehicles \$1,000
9. Employees' Personal Effects or Personal Property – \$1,000
10. Finance Payout Protection – up to 20%
11. Hold Harmless (Subrogation Waiver)
12. Rekeying and Recoding – Motor Vehicles – \$1,000 per item up to \$10,000 any one event / Excess \$250
13. Return of Insured Motor vehicle - \$2000
14. Sign Writing - \$5,000
15. Windscreen Replacement
 - Items > 2t \$5,000 first loss limit no excess
 - Items < 2t first loss no excess
16. Recovery Costs No Damage - \$50,000 / Excess 10% min \$500
17. Recovery Following Theft - \$10,000

18. Marine Average
19. Replacement Vehicles 2 years – 4WD and Utilities
20. Sum Insured Payout for Total Loss – Goods Carrying Vehicles over 2 Tonnes
21. Emergency Repairs - \$5,000
22. Hired in Insured Item - \$100,000
23. Towing – Motor Vehicle
24. Additional Accessories – Motor Vehicles - \$5,000
25. Death of Your Driver – Motor Vehicles - \$5,000
26. Damage to Personal Effects or Personal Property – Motor Vehicle - \$5,000
27. Employees Motor Vehicles - \$50,000
28. Gates, Ropes, Chains and Tarpaulins – Motor Vehicle - \$5,000
29. Hire Costs following theft or fire – 4WD and Utilities - \$100 per day / \$3,000 per vehicle
30. Modification to Motor Vehicle - \$5,000

Optional Extensions:

1. Dry Hire
2. Dual or Multiple Lifting
3. Increased Cost of Working
4. Hire Costs following an accident
5. Non Owned Trailer (Comprehensive)

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

Automatic Extensions:

1. Automatic Additions – 30 days / \$100,000
2. Loading and Unloading
3. Uninsured Motorist - \$5,000
4. Substitute Item
5. Falling Goods

Optional Extensions:

1. Non Owned Trailer (Comprehensive)

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 - \$500,000 / Excess \$10,000

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

For more information regarding SURA Plant & Equipment Policy coverage, go to [SURA.COM.AU/PLANT-AND-EQUIPMENT](https://www.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 CCI Broadform Liability policy your client will have extensive protection.

For more information regarding [SURA Professional Risks Policy](#) coverage, go to [SURA PROFESSIONAL RISKS](https://www.sura.com.au/professional-risks)