

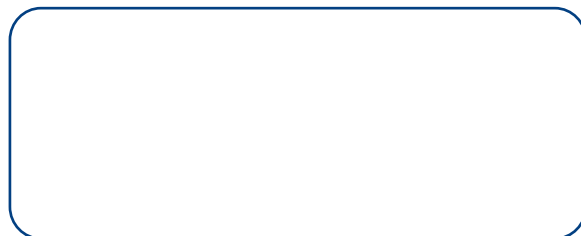


### Our other commercial line products

- Standard Fire and Special Perils Insurance Policy
- Consequential Loss (Fire) Insurance Policy
- Industrial All Risk Insurance Policy
- Erection All Risks Insurance Policy
- Contractors' All Risks Insurance Policy
- Contractors' Plant and Machinery Insurance Policy
- Electronic Equipment Insurance Policy
- Boiler and Pressure Plant Insurance Policy
- SmartCargo Insurance Policy
- Workmen's Compensation Insurance Policy
- SmartPlan Business Advantage Package Policy

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

Please contact us for more details.



**Protecting your critical machinery**  
from unforeseen accidents  
Machinery Breakdown Insurance Policy



**Bharti AXA General Insurance Company Limited**

First Floor, The Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi,  
Off Outer Ring Road, Bangalore- 560037. **Toll Free Helpline:** 1800-103-2292

**Email:** [customer.service@bharti-axagi.co.in](mailto:customer.service@bharti-axagi.co.in). **SMS**<SERVICE> TO 5667700. **Website:** [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)







### General exclusions

- Loss, damage and/or liability arising, directly or indirectly; due to fire, lightning, explosion, theft, subsidence, landslide, flood, inundation, storm, earthquake, volcanic eruption or other acts of God, etc. However, any loss or damage by fire within the electrical appliances arising due to overrunning, excessive pressure, short circuiting etc., is covered, provided that this extension shall apply only to the particular electrical machine
- Loss, damage and/or liability caused by or arising due to
  - War or warlike operations
  - Nuclear reaction, radiation or radioactive contamination
- Loss or damage resulting from overload experiments or tests requiring the imposition of abnormal conditions
- Gradually developing flaws, defects, cracks or partial fractures, etc.
- Deterioration of or wearing away/out of any part of any machine
- Wilful act or wilful neglect, or gross negligence of the insured
- Liability assumed by the Insured by agreement unless such liability would have attached to the insured notwithstanding such agreement
- Faults or defects existing at the time of commencement of the policy
- Loss of use of the insured's plant or property or any other consequential loss incurred
- Loss, damages and/or liability due to explosions in chemical recovery boilers, other than pressure explosions

This is not an exhaustive list. For a detailed list of exclusions, please read our policy terms and conditions.

## Be confident with us... Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

### Twin assurance for you

AXA is one of the largest insurers in the world. The group has over 67 million clients worldwide and over 170,000 employees working across 5 continents. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit. Bharti offers a powerful mix of a strong national presence and unmatched local knowledge.

**Bharti AXA General Insurance is a partnership that combines AXA's core competence in insurance with Bharti's vast network and reach to provide businesses in India with a range of insurance solutions.**

### Corporate insurance from Bharti AXA We understand your business

The key to the success of any business is to understand your customers. That's why at Bharti AXA we make it our business to get to know you. Regardless of whether you own a small, mid-size or large business, we provide financial protection by offering you the right insurance product and service. This includes a complete range of general insurance for motor, home, accident and health, travel, energy, marine, property, casualty, liability and several specialized lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Insurance is the subject matter of the solicitation.

## Claims procedure Fast, fair and friendly

We are here to help you. We request you to register a claim by contacting our 24-hour Toll Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs so that we can provide you quick and effective assistance and service. You can also register a claim by e-mail on [claims@bharti-axa.co.in](mailto:claims@bharti-axa.co.in).

### While registering the claim, the following information will help us serve you better:

- Your contact numbers
- Policy number
- Name of insured
- Date and time of loss
- Location of loss
- Nature and approximate extent of loss
- Place and contact details of the person at the loss location

### Immediate action in the event of a loss:

- Please take all possible steps to minimize the loss
- Fully co-operate with the surveyor in loss minimization/control and in arranging inspection of items damaged
- Please alter or commence repairs post surveyors/insurance company's advice only

## Complete cover for your plant and machinery

An unexpected breakdown to your critical machinery brings it to a standstill adversely affecting your business and causing a financial strain towards repair or replacement of the affected machinery. The Machinery Breakdown Insurance Policy offers an ideal protection to your organization against unforeseen breakdowns.

### What does this policy cover?

The policy provides for compensation against unforeseen and sudden physical damage of the insured machinery that occur owing to any cause other than those excluded in the policy, necessitating its immediate repair or replacement. Broadly, the policy provides protection against accidental electrical and mechanical breakdowns due to internal causes.

### What is the sum insured?

The sum insured proposed for insurance shall be equal to the cost of replacement of the insured property with new property of the same kind and same capacity. This will comprise new replacement cost including freight and customs duties, if any, and erection costs.

### What is the basis of compensation?

- In cases where damage to an insured item can be repaired, the company will pay expenses towards restoring the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection as well as ordinary freight to and from a repair shop, customs duties and dues.

- In cases where an insured item is destroyed, the company will pay the actual value of the item (by deducting proper depreciation from the replacement value of the item) including costs for ordinary freight, erection, customs duties and charges for dismantling after adjusting the salvage value, if any.

### What additional covers does this policy offer?

Cover can be extended on the following by payment of additional premium.

- Express freight (air freight excluded), holiday and overtime rates of wages
- Air freight
- Owner's surrounding property
- Third-party liability
- Additional customs duty

### What does this policy not cover?

The exclusions are given below:

#### Special exclusions

- The excess, as stated in the Policy Schedule(s)
- Loss of or damage to belts, ropes, chains and all operating media
- Loss or damage for which the manufacturer or supplier or repairer of the property is responsible

