

MOBILE PLANT

Is your mobile plant covered?

Mobile plant cover for civil construction

Being in a civil construction business you rely on your mobile plant equipment to complete contracted jobs. If these were damaged or stolen it could impact your obligations to complete jobs on time and interfere with your cash flow.

Being busy, working in and operating your business, you may not have time to think about the hazards or risk for which you should be covered, nor the complex and often technical language used in insurance policies.

These are reasons to engage a professional insurance broker — someone who understands your business and can help you align solutions to risks.

We are here to help

At Runacres Insurance we understand the importance of protecting assets and tailoring insurance solutions to safeguard mobile plant and equipment.

That's why we can help your civil construction business secure specialist cover designed to protect all types of plant and machinery from the smallest post hole digger to the largest fixed or mobile crane through a single insurance package.

Have peace of mind that your business is protected with these covers:

- **Mobile Plant:** Provides cover for owned mobile plant and equipment.
- **Hired-In Plant:** Provides cover for non-owned mobile machinery and plant hired in
- **Additional Benefits:** Provides a combination of automatic and optional benefits which allows you to tailor coverage to your needs
- **Financial Protection:** provides a combination of covers which allows you to tailor coverage to protect your business from financial loss
- **Breakdown:** provides cover for the sudden and unexpected breakdown of a mechanical, electrical or electronic part of a Machine that prevents the normal use of the machine
- **Road Risk:** provides Third Party or Property Damage cover for registered vehicles or machines
- **Combined Liability:** Provides comprehensive legal protection for your business activities

As your total risk advisor, we can also advise you on your general business insurance covers.

Get your business covered

Christchurch: 03 379 1001 christchurch@runacres.co.nz
Auckland: 09 274 1692 auckland@runacres.co.nz
West Coast Insurance: 03 768 4451 greymouth@runacres.co.nz
runacres.co.nz


RUNACRES
Insurance

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Why choose Runacres Insurance

Runacres Insurance is an award-winning insurance agency with 35+ years' experience delivering insurance solutions for our clients. With offices located in Christchurch, Auckland and West Coast we're dedicated to protecting your business with the right insurance solutions.

As a member of NZbrokers, we leverage the strength and power of a national group, while retaining our successful formula of local knowledge, local ownership and long-standing relationships.

With us, there is no such thing as one size fits all — we understand that depending on the type, size or location of your business, you will have different needs that require different levels of cover. Our business is built on a foundation of highly experienced people with impressive relationships and networks who pride themselves on providing a personalised and highly customised insurance and risk service.

Case study

What happened:

An insured's piece of machinery was operating from a client's premises for a contract. Overnight the machinery was subject to an Arson Attack.

The claim:

The machinery was assessed and deemed repairable by an assessor.

The result:

With Runacres Insurance:

The machinery was sent to a specialist repairer. During this time the insured was unable to source a specialist temporary rental machine. Following advice from Runacres to take out the extension of cover, the insured's policy paid Consequential Loss (Loss of Revenue) for the machine repair period.

Without Runacres Insurance:

The machinery was sent off for repair and the insured was given a limit for Loss of Use (hire costs). Due to no equivalent machinery being available, the limit was redundant and the insured suffered a period of financial loss from not being able to fulfil the contract.

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