

Normally the Insurer will be liable for loss or damage due to the following causes:

- Fire, lightning, explosion
- Flood, inundation
- Windstorm of any kind
- Earthquake
- Theft, burglary
- Faults in erection
- Negligence, lack of skill, lack of experience, malicious acts
- Short-circuiting, arcing, excess voltage
- Excess pressure or vacuum, tearing apart on account of centrifugal force.
- Any other sudden and unforeseen event, such as loss or damage due to collapse, foreign objects, on-site transport of items to be erected, etc.
- Faulty design (calculations, plans, drawings and specifications), faults at workshop or in erection, defects in casting and material
- Faulty operation, lack of skill, negligence, malicious acts
- Tearing apart on account of centrifugal force.
- Physical explosion, fuel gas explosion in boilers
- Short-circuit and other electrical causes
- Shortage of water in boilers
- Storm, frost, drifting ice.

And many more...



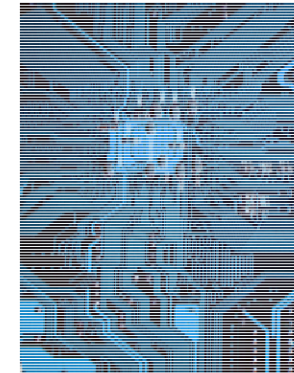
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Engineering



TANZANIA

You Are in Safe Hands



## Introduction

refers to the insurance that provides economic safeguard to the risks faced by the ongoing construction project, installation project, and machines and equipment in project operation.

## Classes of Insurance under Engineering

### 1) Contractor's All Risks (CAR) Insurance

The basic concept is to offer comprehensive and adequate protection against loss or damage in respect of the contract works, construction of plant and equipment and/or construction machinery,

as well as against third party claims in respect of property damage or bodily injury arising in connection with the execution of a building project.

### 2) Contractors Plant and Machinery (CPM)

This is an insurance of contractors' plant and machinery on an annual basis. It covers any loss or damage from any cause whatsoever occurring at work, at rest or during maintenance operations and is not limited to a specific construction site. The cover is basically subject to the same exclusions as under CAR insurance.

### 3) Erection All Risk (EAR) Insurance

This branch of Engineering insurance offers comprehensive and adequate protection against all the risks involved in the erection of machinery, plant and steel structures of any kind,

as well as third party claims in respect of property damage or bodily injury arising in connection with the execution of an erection project. EAR insurance provides a very wide cover. Almost any sudden and unforeseen loss or damage occurring to the property insured on the erection site during the period of insurance will be indemnified.



### 4) Machinery Breakdown Insurance

It was developed to grant industry effective insurance cover for plant machinery and mechanical equipment at work, at rest or during maintenance operations.

All types of machinery, plant, mechanical equipment and apparatus may be covered under Machinery insurance

If possible, all the machines of a plant or workshop or of a separate plant section should be included in the insurance in order to ensure that the risk is adequately balanced.

### 5) Electronic Equipment Insurance

Electronic equipment insurance is "Accident" insurance on an all risk basis, covering sudden and unforeseen losses which physically affect the equipment insured.

### 6) Boiler and Pressure Vessel Insurance

The insurance also referred to as Boiler Explosion Insurance covers boiler and pressure vessels explosion or collapse in the course of ordinary working and seeks to indemnify the insured against: -

- Damage to the insured's boiler and or other pressure plant.
- Damage to surrounding property of the insured.
- Legal liability to third parties of the insured on account of bodily injury, fatal and or non-fatal to the person.
- Damage to the property of third parties.