**Damage risk protection**

**What risks are covered?**

We compensate damage to special-purpose machinery caused by the following risks:

* accidents, as well as collisions in car parks and other areas separated from roads;
* damage caused during loading/unloading of equipment;
* damage to equipment caused by objects falling on the equipment;
* damage to equipment caused by equipment falling at the work site;
* risk of fire, lightning, explosion, crashing of manned aircraft or parts thereof;
* damage caused by self-ignition of equipment;
* storm, hail and flood damage;
* illegal acts of third parties (bombing, burning, vandalism, etc.);
* breaking glass;
* other damage to self-propelled equipment, except for incidents listed as non-compensable in the rules.

**When the protection is not possible?**

The protection does not apply if damage has occurred:

* due to improper use or neglect of the equipment, or its operation in violation of its technical specifications;
* when operating faulty equipment that needed repairs;
* when the equipment has not been used for its intended purpose;
* when the damage was caused by sandblasting, painting, plastering or any other work that heavily contaminates the equipment;
* when the rental equipment has been driven/used by someone under the influence of alcohol, drugs, medicines or psychotropic substances;
* when the rental equipment has been driven/used by someone who is not authorised to use it;
* in the event of wilful damage to the rental equipment or failure to take reasonable steps to protect the equipment;
* failing to report the damage to the company and the responsible authorities in a proper and timely manner;
* in the event of theft;
* equipment used in a swamp, on ice or underground;
* in case the Lessee is in arrears for services;
* due to special weather or environmental conditions, such as those provided for in the Force Majeure rules;
* the coverage does not apply to tire damages (cuts, punctures, blowouts or other mechanical defects);
* in other cases, specified in the rules;

**How much does damage risk protection cost?**

Several options are available:

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| |  |  |  | | --- | --- | --- | |  | Option I (min) | Option II (max) | | Premium/of the base price | 5 %, min 5 EUR | 10 %, min 5 EUR | | Deduction | 10 % of the damage amount but not less than EUR 600 | EUR 300 | | Administration fee in the event of damage | EUR 90 | EUR 90 | |  |  |
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**What are the benefits?**

In the event of damage to or loss of equipment covered by the protection and duly reported, you will not have to pay the full amount of the damage, but only the deduction and the damage administration fee.  
For example:

* The employee’s negligence caused scratches on the rental equipment and shattered glass. The employee was sober, the incident was immediately reported and appropriate photos were sent. The cost of repairs was estimated at EUR 3 000. In the case of damage protection Option II, only EUR 390 will have to be covered. This saves **EUR 2 610.**
* Heavy rain washed away the soil at the work site and construction materials fell on the rented equipment, damaging the hull and the engine. The incident was immediately reported and appropriate photos were sent. The cost of repairs, based on an estimate of the damage, is EUR 7 000. In the case of damage protection Option I EUR 790 will have to be covered. This saves **EUR 6 210.**

**What should I do in the event of an accident?**

* take all possible measures to minimise losses;
* take photos of the scene and the equipment that was damaged;
* report the incident to the Lessor and the relevant authorities (police, fire brigade, etc.) as soon as the damage becomes apparent, but no later than within 3 days;
* provide the Lessor with the opportunity to inspect the scene, investigate and provide all the information needed to determine the cause and extent of the loss;
* if possible, keep the scene intact until the arrival of a representative of the Lessor.
* **in the event of an accident, it is forbidden to operate the equipment until the damage has been assessed**.