



**Bullswap BV**

Slingerweg 62  
3600 Genk

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<b>Date</b>	1 January 2026
<b>Policy</b>	51007997 (rental B2B) 51008920 (rental B2C)
<b>Period</b>	01/01/2026-31/12/2026
<b>Due date</b>	01/01
<b>Handled by</b>	Engineering Department info@bdmantwerp.be

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**INSURANCE CERTIFICATE Machinery breakdown**

**B.D.M. nv, Entrepotkaai 5, 2000 Antwerp** confirms:

- that the aforementioned concluded the contract mentioned in the margin;
- that the contract is currently in effect.

All this without prejudice to the provisions of the general and special conditions of the policy nor the exclusions and limitations stated therein

**Insured device(s) and value :**

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According to rental contract

**Geographic cover:**

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Belgium, the Netherlands, Luxembourg, Germany and France



## **Object of the insurance:**

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The rental equipment is insured under machinery breakdown, thus cover is acquired for unforeseeable and sudden damage due to one of the insured perils listed below.

An internal breakage resulting from incorrect use/operation, by the customer, of the rental equipment is insured for the cases listed below.

The warranties apply only during the rental period mentioned in the rental contract. The warranties theft and embezzlement are acquired during, 24 hours before and 24 hours after the start of the rental period.

## **Insured perils:**

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### "External machinery breakdown"

- ineptitude, accidental negligence, inexperience, vandalism or malice on the part of staff members of the customer or third parties
- falling, bumping, impact, penetration of a foreign substance
- action of the electric current due to excessive voltage or voltage drop, excessive current, short circuit
- wind, storm, frost, drift ice
- fire and explosion
- lightning
- crashing planes
- outflow of water
- the complete or partial collapse of buildings
- subsidence
- flood
- theft or attempted theft, the customer must file a complaint with the police within 24 hours
- embezzlement and or larceny (cfr. Articles 491 et seq. of the Belgian Criminal Code relating to breach of trust)
- transport (during transport, including loading and unloading, and land circulation of the insured items)

This cover is not acquired if the transport is performed by the provider.



"Internal machinery breakage" resulting from misuse/operation, by the customer

- ineptitude, accidental negligence, inexperience, vandalism or malice on the part of staff members of the insured or third parties
- falling, bumping, impact, penetration of a foreign substance
- material, structural, or assembly errors or defects
- vibration, dislocation, misalignment, failure of a protection or control device
- warm-up
- jamming due to friction
- accidental lack of lubrication
- water shock
- overheating
- lack of water in boilers
- recoil or water shock in a piston machine

#### **Uninsured risks:**

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- existing damage and defects
- internal breakage not resulting from misuse/operation, by the customer

#### **Sum insured:**

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The rented equipment is insured at actual value.

The actual value is the new replacement value of the machine less a value due to use of the machine.

#### **Age-related depreciation:**

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Depreciation is determined according to expertise and compensation is limited to the actual value of the damaged parts.

All depreciation is applied to both "labour costs" and "cost of materials and replacement parts".

#### **Basic exemption**

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Yard equipment:

- actual value  $\leq$  100,000.00 euros : 1,000.00 euros per claim
- actual value  $>$  100,000.00 euros : 2,500.00 euros per claim

Electrical appliances:

Basic exemption : 500.00 euros per claim



## Theft exemption

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### Yard equipment

- actual value  $\leq$  100,000.00 euros : 10% of the value of the device  
a minimum of 2,000.00 euros and a maximum of 4,000.00 euros
- actual value  $>$  100,000.00 euros : 10% of the value of the device  
a minimum of 5,000.00 euros and a maximum of 10,000.00 euros

If the machine in question is equipped with an approved Track & Trace system (sensors), this exemption is cancelled and only the basic exemption applies.

Electrical appliances: 10% with a minimum of 500.00 euros

For the theft or attempted theft or embezzlement during the 24 hours before and 24 hours after the start of the rental period, an exemption of 10% of the value, with a minimum of 5,000.00 euros, applies. This exemption continues to apply if the device is equipped with an approved Track & Trace system.

## Increased exemption +250km:

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In the event of a claim, the above exemptions are increased by 50% to the extent that the distance from the Belgian border to the place of assessment exceeds 250 km.

Drawn up in Antwerp, on 6 januari 2026

Insurer:

Federal Insurance No. 00124, represented by BDM nv;

Entrepotkaai 5, 2000 Antwerp – company number BE0754482925