

Cramo-Turva

Cramo-Turva for leased machines and equipment



SUBJECT

Machines and equipment secured with Cramo-Turva as listed specifically in the rental agreement. Machines and equipment secured with Cramo-Turva as listed specifically in the rental agreement. In case of accident, Cramo-Turva gives the payment discount only for the specific machine secured with Cramo-Turva -fee. Cramo-Turva does not cover the damages caused to a third party. Cramo-Turva contains a small and prearranged excess share regardless whether the machine can be repaired or needs to be replaced with a new one. You will be responsible only for the excess share unless the damage is caused intentionally or is the result of gross negligence.

- Do not hand over the rental equipment to outsider and always keep them safe and locked.
- Machines insured with the Traffic and car insurance has the excess share of 1000 euros per damage.
- The machine should be returned in the same condition as it was rented.

PERIOD OF VALIDITY

Cramo-Turva is valid in Finland for the duration of the rental period for each piece of equipment.

FIRE DAMAGE

Cramo-Turva covers direct material damages to secured property that has been damaged by fire. Cramo-Turva does not cover damage to an electrical appliance caused by an electrical phenomenon or any damage caused by the property being especially exposed to fire.

EXPLOSION DAMAGE

Cramo-Turva covers direct material damages to property secured against damages resulting from an explosion. Cramo-Turva does not cover any damages caused by professional explosion or excavation work or any damages to a closed vessel, piece of equipment, pipe or tank intended to withstand pressure and containing gas or vapour, unless the damage is caused by an exceptionally sudden and unexpected overpressure.

BURGLARY

Cramo-Turva covers damages caused to the secured property by burglary, when:

- someone breaks in or attempts to break in to machine, defined in the rental agreement, causing structural damage or braking the locks
- someone invades to the machine, defined in the rental agreement, with a key that has been stolen by breaking in to a locked building or storage facility.

Cramo-Turva does not cover lost or forgotten property or any damages only discovered as a result of a regular inventory.

VANDALISM

Cramo-Turva covers direct material damage caused by vandalism and unknown vehicles. Cramo-Turva does not cover damage caused by the scratching or graffiti/defacement of property kept outdoors.

DISAPPEARANCE, FORGETTING AND THEFTS

Cramo-Turva **does not** cover disappearance, forgetting or thefts, if

- the time, place or conditions can't be defined or
- disappearance is discovered not until the regular inventory

It also doesn't cover the theft damage if the lessee has not secured the rentals in decent manners considering the value of the property and the storing conditions. If the Cramo-Turva secured person neglects the safety protection on purpose or on negligence that can't be seen minor and if ignoring the safety protection have had an effect on the occurrence of the damage and it's amount, the future amount of Cramo-Turva excess share can be raised according the common terms and conditions.

ELECTRICAL PHENOMENA

Cramo-Turva covers direct material damage caused to the secured property by an electrical phenomenon. Electrical phenomenon is defined as a short circuit, breakdown voltage or other electrical discharge that has permanently damaged the electrical equipment insulation.

Cramo-Turva does not cover damages caused as a result of a piece of equipment not meeting the applicable safety, operation or installation guidelines. It also does not cover damage caused by a short-circuit damage to any equipment specified in the lease that has been charged in violation of the operating or regulatory provisions using a generator, electrical motors, batteries, electronic steering units or other electrical equipment of vehicles or other means of transport.

EXTERNAL BREAKAGE

Cramo-Turva covers direct material damage to the secured piece of equipment itself as a result of sudden and unexpected external breakage of the object.

Cramo-Turva does not cover

- damage caused by installation or operation against the installation and operation guidelines or lack of maintenance, error in design or work, failure of a piece of equipment manufactured incorrectly or of incorrect material, wear and tear of the device or corrosion (rusting, erosion or stress corrosion), contamination, sedimentation or deposition
- damage to the object of work resulting from an error in workmanship or equipment.

KEY PROTECTION GUIDELINES

The lessee should follow the given safety instructions and user guidelines.

It should be noted that Cramo is allowed to, based on the Cramo-Turva guidelines, raise the excess share if the lessee neglects the safety protection on purpose or on negligence that can't be seen minor and if ignoring the safety protection have had an effect on the occurrence of the damage and it's amount.

If the protection guidelines are not observed or the damage is intentional, compensation may be reduced or refused altogether.

CRAMO-TURVA IN RENTAL AGREEMENT

Cramo-Turva -fee will be automatically enrolled to the rental agreement for those machines, equipments and customers that has this Cramo-Turva -fee specification in Rental.

THE FINANCIAL CONTRIBUTION OF CRAMO-TURVA

Ask the precise amount from the rental office or check it by logging in your account in cramo.fi/en.

DAMAGE REPORT

In case of accident, report the damage, take photos of the situation/location and contact Cramo's staff. If necessary, report criminal offences to the police.