

Global Corporate & Commercial

# Engineering

We speak your language



# What's keeping you awake at night?

It's a question we ask our clients every day...

Globalization has expanded your opportunities, but unknown territories bring uncertainties and new risks. Working in emerging markets can force you outside your comfort zone, far from the business context where your business was born and where you're familiar with the challenges. Local difficulties like different management styles, poorly developed maintenance culture or loss prevention issues can weigh heavily on your budget. And as if that's not enough, you also have to grapple with extreme weather events and climate change brought about by global warming.

We know risk can feel overwhelming. Let us help make things easier.

With Engineering you'll be able to rely on a wide range of insurance products for everything from infrastructure construction to machinery breakdowns. And all our products are tailored and crafted to meet your specific business needs.



Natural disasters



Geopolitical change



Poor maintenance culture



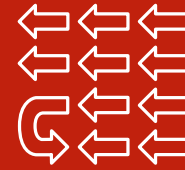
Extreme weather



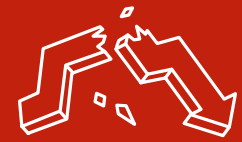
Machinery breakdown



Manmade accidents



Shifting regulations



Business continuity

**We are constant and committed,  
providing you seamless, clockwork  
insurance solutions all over the globe.**



Emerging risks



Globalization



Climate change

**We speak your language.**

We don't just insure, we reassure. Our global reputation is built on solid insurance expertise, backed by sound advice, ongoing support and a human touch.

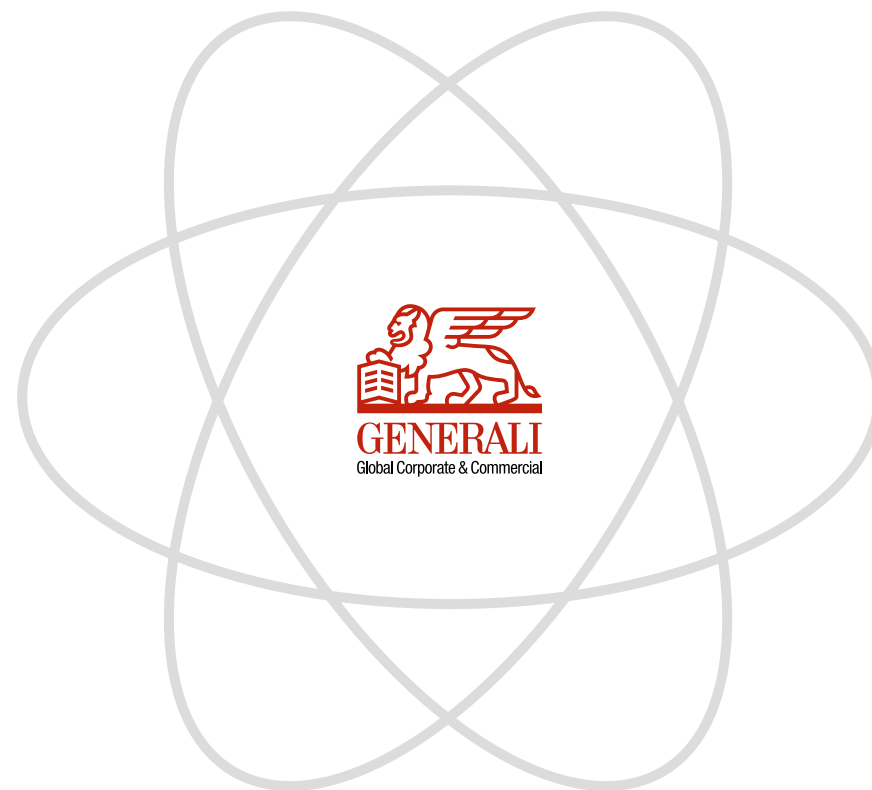
# At Generali, your challenges are our business

We know your relationships with customers, principals and stakeholders are paramount for your business. That's why we work alongside you, helping identify insurance solutions that will keep your business running smoothly even when something unexpected occurs.

You can count on us wherever you operate, at home or abroad. Our strong service ethos, underwriter empowerment and extensive global experience combined with deep local knowledge enable us to provide fully compliant insurance solutions tailored to your needs. Our capital and insurance solutions are as seamless and flexible as your business demands. We'll work alongside your broker, developing bespoke proposals that drive your business upside and protect the downside.

We **SPEAK**  
your  
language

We speak your language and partner with your company, using our global experience, local knowledge and sector insights to promote your interests. We aspire to add value far beyond resolving your immediate risk management needs.







**HELPING** your  
business **succeed**

Your managers and brokers will meet with underwriters ready to create policies designed especially for your business needs. The heart of our service is loss prevention and business continuity. Our risk engineers will help you manage risk and reduce the chances your business will be caught off guard.

We'll not only protect you, but help you find ways to avoid risk altogether. And in the unfortunate event something should happen, we'll be there, by your side, working to minimize the impact on your bottom line.

Thanks to a global network present in over 150 countries around the world, we can provide tailored support wherever you are doing business, preventing losses and guaranteeing business continuity so that you are free to focus on your company. Bringing underwriters, risk engineers and claims settlement teams to the table to work with you and your broker, helping you develop comprehensive solutions tailored to your needs.

**ADDING VALUE**  
beyond **the policy**

We pride ourselves on taking care of our clients. Simply put: it's about service. You'll find an insurer who is equipped not only to protect you, but to offer timely advice, market insights and informed views as well.

Our client relationship managers put the company's global knowledge and experience at your service. We know the world is a challenging place, with continuous changes in risk profiles and market conditions, and we'll be there for you whenever you need us. We may recommend solutions for recurrent claims, help you prevent losses, or lend a hand as you deal with a crisis. We'll explain what's unclear about your engineering risks, and we won't quit until all your questions are answered. Whenever you're dealing with complex projects in challenging environments, we'll assess the situation with risk engineering experts, sharing our know-how and helping you improve the level of your risk profile.

**AGILE, FLEXIBLE**  
and **ADAPTABLE**

You need timely solutions, and we are here to make sure you get them. Our underwriters are empowered to tailor coverage to your specific business needs, regardless of complexity. They'll craft bespoke insurance solutions specifically for your company, and we won't let short-term problems affect your business or the project you're involved in.

You'll be able to benefit from our short response times and we'll adapt to your schedule. The more challenging the business environment is, the more time we'll spend at your side, delivering what you need.

**Don't worry, we speak your language.  
We'll spend time getting to know you, understanding  
the challenges and hazards you face.**

# Insurance tailored to your needs

**Generali Global Corporate & Commercial Engineering supplies a wide range of coverage, ranging from insurance for infrastructures to machinery breakdown. We fine-tune our offerings regularly, tailoring our products to specific client needs. And thanks to our combination of local presence supported by global expertise, we can partner with you to find ways to not only mitigate risk, but start avoiding some issues altogether.**

## **CAR/ALOP-DSU/CPME:**

Contractor's All Risks (CAR) insurance covers civil construction projects above or below ground, for example residential and office buildings including skyscrapers, hospitals, railways, highways, bridges, tunnels, airports, dams, canals and ports. Coverage is also available for preparatory works at the construction site such as excavations, access roads and any construction materials stored onsite, as well as for all parties involved in the construction project. CAR policies provide comprehensive insurance covering a wide range of risks any civil construction project may be exposed to, from delivery of construction material onsite to project completion. CAR is extremely useful for contractors and lenders because it provides protection against unforeseen accidents that may result in financial losses. Examples include faults in erection/construction, human error, negligence, fire, collapse, natural perils, terrorism and willful acts committed by third parties.

Additional coverage options that can further strengthen your protection include Delay in Start-Up (DSU), as well as third party liability for works carried out at the worksite and Contractors, Plants, Machinery and Equipment (CPME) policies.

The overall range of your coverage can also be extended to cover loss of or damage resulting from faulty design, defective material or casting and bad workmanship.

## **EAR/ALOP-DSU/CPME**

Erection All Risks (EAR) coverage protects against a wide range of risks to which a project can be exposed, from delivery of construction material onsite to successful testing and commissioning, and is designed to cover plant and machinery erection projects like gas turbines, wind farms, installation of industrial heavy machinery, etc.

Examples of protection include faults in erection, short circuiting, electrical and mechanical breakdown during the testing and commissioning phase, human error, negligence, fire, natural perils, terrorism and willful acts committed by third parties.

Additional coverage options that can further strengthen your protection include Advanced Loss of Profits (ALOP) or Delay in Start-Up (DSU), as well as third party liability for works carried out at the worksite and Contractors, Plants, Machinery and Equipment (CPME) policies. The overall range of your coverage can also be extended through our "Supplier's Guarantee" policy.

## IDI

Inherent Defect Insurance (IDI) is a policy taken out by the contractor or principal in order to cover costs related to the potential collapse of civil works, or to waterproofing issues following completion. IDI covers a period of up to 10 years following completion of the civil work.

## MB/MLOP

Machinery Breakdown (MB) insurance provides protection against sudden and unforeseen damages caused by mechanical and/or electrical breakdowns in the plant or machinery, covering physical loss and/or damage to machinery due to any cause (except those explicitly excluded from the policy, for example natural perils). MB covers plants and machinery while working or at rest, as well as loss and/or damage due to faulty operation, casting, vibration, entry of foreign objects and self-heating.

Machinery Loss of Profits (MLOP) provides coverage of losses incurred by a breakdown, supplying important protection for our clients because all manufacturing and industrial facilities include machinery, and breakdowns can affect business and cause loss of profit or diminish earnings until the affected machinery has been repaired or replaced. At heart, MLOP is fundamental for protecting business continuity. The policy can be taken out by the owner of the machinery in question, by the person or entity leasing the machinery, or jointly where interests affect more than one party.

## EEL

Electronic Equipment Insurance (EEI) provides all risks coverage for unforeseen events leading to breakdowns and/or physical damage to electronic equipment subject to specific exclusions. EEI is key for protecting clients against the costs of restoring damaged equipment and data to working conditions, as well as for guaranteeing business continuity. EEI can also be extended to cover increased working costs that result from accidental loss and/or damage to electronic equipment.

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