



MARSH

Machina Plant and Equipment Facility

Cover that keeps your construction projects moving.

The Machina Plant and Equipment Facility is a specialist solution for UK contractors, designed to reflect the practical realities of modern construction. It formalises Marsh's market-leading policy coverage and wording for plant and equipment, aiming to deliver competitive pricing, a pre-agreed rating structure, and a dedicated claims approach, all through a single, trusted insurer.

Designed around the realities of today's construction

Plant and equipment have never been more central to project delivery. Modern contractors operate increasingly complex, high-value assets across multiple categories, sites, and programmes that demand both pace and precision.

As the nature of construction evolves, so does our approach to insuring it. Machina is the next step in that commitment: a structured facility that formalises our market-leading coverage and wording, introduces the efficiency of a pre-agreed rating framework, and pairs it with dedicated insurer support — so contractors can move faster and with greater confidence at every stage of a project.

What Machina provides

Machina covers the full range of contractors' plant and equipment needs through a flexible facility designed for both standalone placements and annual construction programmes. It includes:

- Plant and equipment insurance (all plant, excluding underground boring machinery such as tunnel boring machines (TBMs))
- Standalone and annual construction placements
- A pre-agreed rating matrix for efficient, consistent pricing

The facility incorporates specialist Marsh policy wording, formalised within a structured lineslip and supported by a single insurer: Allianz.

Capacity

Machina provides access to dedicated capacity through Allianz, a market-leading insurer with proven appetite and capability in construction risk. Capacity details are available on request and tailored to the scale and scope of individual placements.

Benefits

Machina is designed to simplify plant and equipment insurance for contractors across all sectors. Key benefits include:

- Aims to deliver competitive pricing secured through a pre-agreed rating structure unavailable in the open market
- Long-term agreements available, providing clients with known future renewal costs of annual policies, subject to claims experience/loss ratio
- Low claims rebate recognising and rewarding strong risk management practices
- Claims protocol providing a defined, coordinated approach that reduces uncertainty at the moments when it matters most
- Simplified claims process, streamlining placement a single insure
- Broad plant coverage inclusive of all plant categories, excluding underground (for example, TBMs)
- Scalable and flexible for main contractors operating across sectors and project types or scales
- Faster placement supported by a pre-agreed matrix to reduce turnaround time

This means greater pricing certainty, a clearer process, and a facility built around how construction is actually delivered today.

What makes Machina different

Machina represents the next evolution in how Marsh Risk supports contractors with plant and equipment risk — combining three distinct strengths:

Market-leading coverage: Marsh's specialist policy wording, formalised in a structured facility and tailored to the breadth of plant and equipment used on modern construction projects.

Committed insurer support: A single insurer in Allianz, providing consistency, and a simplified claims experience from placement through to settlement.

Practical clarity: A pre-agreed rating matrix, transparent coverage options, and a claims protocol — offering contractors a clear and scalable solution that rewards good risk management.

At a time when construction projects are increasingly complex and the value of plant and equipment continues to rise, Machina offers a structured, dependable solution for contractors who need their insurance to keep pace with the work they deliver.

Contacts

For tailored support on your plant and equipment requirements, please speak with your Marsh contact.

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