

Mobile Asset (General Property) Insurance

Protect what matters most with specialist insurance cover.

BHSI's Mobile Asset policy protects owners in the event of a loss of movable equipment due to physical perils such as theft, loss, accidental damage, fire and catastrophic events. Coverage is available for a wide range of risks – both typical and atypical – and covers equipment on the job, in transit, or in storage.

POLICY HIGHLIGHTS

- Up to full replacement value, "New for Old"
- Business Interruption Covers including
 - Increased expenses, hiring temporary equipment, emergency service costs, cleaning costs etc
- Unspecified coverage with a standard \$5,000 limit per item
- Automatic Additions \$50,000 any one item
- Expediting Expenses \$10,000 per occurrence
- Pairs & Matched goods up to the Sum Insured of the pair, set or unit
- Substitute Equipment 20% of Sum Insured up to \$50,000
- Quarantine costs \$20,000 any one occurrence
- Excess attaches as low as \$250, depending on equipment type and value

KEY TARGETS

BHSI's broad appetite includes trade tools, surveyors, light machinery, electronics, event hire, tradesman, electronics, photographic, musical instruments, sports equipment, golf carts, scaffolding, healthcare & prosthetic equipment and more.

WHY BHSI?

TAILORED SOLUTIONS

Flexible underwriting translates to customised coverage to address the evolving needs of a wide range of industries.

FINANCIAL STRENGTH YOU CAN TRUST

Berkshire Hathaway's National Indemnity group of insurance companies hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's.

As of 31/12/2025 the National Indemnity group of insurance companies had US\$473.3 billion in total admitted assets, with a US\$305.9 billion in policy holder surplus*.

*Source: Balance sheets as of 31/12/2025 for the Berkshire Hathaway National Indemnity group of insurance companies.

YES.

We can tailor that coverage for you.

CLAIMS IS OUR PRODUCT®

At BHSI, we know that CLAIMS IS OUR PRODUCT®. From day one, our underwriters and claims teams work side by side, ensuring a seamless experience from policy placement through claim resolution. Our predisposition is to find ways to cover claims – and strengthen our relationships – delivering certainty and support to our customers.

DIRECT & EFFICIENT

As a direct insurer, we eliminate reinsurance costs and expedite decision-making for customers and brokers.

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BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) NZ company No. 5737531, FSP 445946 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In New Zealand it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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