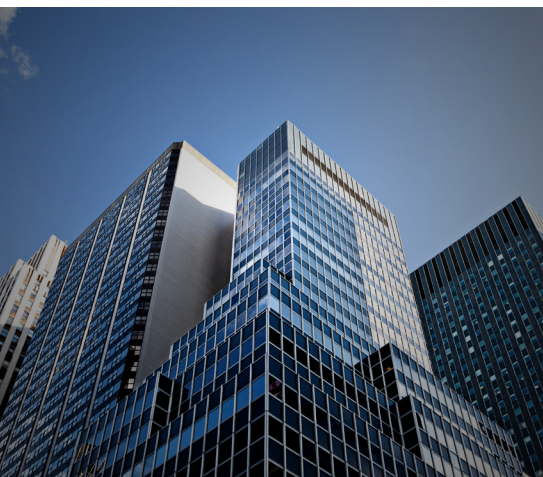


# Property Engineering



When sudden and unforeseen damage occurs, businesses reliant on key items of machinery can be faced with costs running into tens of thousands, in addition to the financial loss resulting from the machine being out of action and unable to complete its normal tasks. Our Property Engineering policy combines insurance cover with an inspection service for plant and machinery that has a regulatory requirement to be inspected.

The insurance cover is available on the following basis:

- **Blanket insurance cover** - for all plant and machinery within an insured premises.
- **Specified items** - chosen items of plant and machinery.
- Tied to items listed on the inspection contract.

### Inspection service

With a national team of expert Engineers, we offer a wide range of plant and machinery inspection services in line with periodical regulatory requirements,

including electrical and mechanical inspections, lift and crane inspections and pressure plant inspection.

### Cover

Optional covers available:

- **Sudden and Unforeseen Damage** - cover for installed machinery and/ or plant and equipment at the insured premises for sudden and unforeseen damage. Includes explosion of pressure plant, collapse and breakdown up to a £1,000,000 limit of liability.
- **Own Surrounding Property** - covers consequential damage to property belonging to your client or in their care, custody or control following damage to items of pressure plant (i.e. a boiler) insured by the policy, up to a £2,000,000 limit.
- **Increased Cost of Working** - additional expenditure necessarily incurred to prevent or minimise interruption or interference with business operations carried out by your client's insured property following insured damage, up to a £250,000 limit.



Many property owners and managers have machinery that is essential to the running and support of their property. When these machines suffer a breakdown, loss or damage, it can result in unexpected and costly repairs, as well as lengthy interruption to premises use.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

## QUICK GUIDE

- **Loss of Contents** - covers loss of contents from storage tanks belonging to or under the responsibility of the Insured as a result of accidental leakage, discharge or overflow or content contamination. Includes costs incurred by the Insured in cleaning up the loss of contents, up to a £25,000 limit.

In addition, the following extensions are a sample of the cover provided **free of charge** for new and existing business (subject to underwriting acceptance of trades and machinery):

- **Damage to Building Automation Systems** - protection against damage to centralised computer and electronic systems that control security, air conditioning, lighting and other systems, up to the policy limit of liability. This cover also includes loss of media.
- **Fire Brigade Charges** - cover for costs of up to £10,000 following an insured loss resulting in the fire brigade being called out.
- **Environment and Efficiency Improvements** - following an insured loss or damage to plant and/or machinery, we will increase limits by 25% or £25,000 (whichever is the lesser) if the insured opts to replace the item with a greener, more efficient alternative. Our prior agreement must be obtained.
- **Undamaged Parts or Components** - we will reimburse costs of up to £25,000 incurred in replacing undamaged items due to compatibility issues with replacement items following a loss.
- **Cost of Hiring Replacement Item** - while insured plant/machinery is being repaired or during the time it takes to source a replacement, we will cover hire charges up to £25,000.

- **Trace and Access** - following insured loss or damage resulting from escape of water, we will cover additional costs up to £10,000 in any one Period of Insurance, incurred in locating the source of the water escape and subsequently making good.
- **Hazardous Substances** - up to £25,000 cover for repairing or replacing insured property due to contamination by a hazardous substance. Cover includes additional expenses incurred to lean up or dispose of such Insured Property.
- **Hired in Plant** - we will cover costs up to £25,000 for loss or damage to hired in plant, including any continuing hire charges up to a limit of £2,000.

The following **NEW optional cover extensions** are now available at an additional cost:

- **Alternative Costs of Accommodation** - cover for costs up to £15,000 any one occurrence and £50,000 any one Period of Insurance for similar alternative accommodation following an insured loss making the residential portion of the insured premises uninhabitable by the tenants and if required, their pets.
- **Own Surrounding Property (Cranes and Lifting Plant)** - cover for damage to property (other than property being carried or handled by the Insured Property) whether belonging to or in their care, custody or control where the damage is solely due to an accident, error or fault in the ordinary use of cranes and lifting plant insured by this Policy.
- **Loss of Rental Income** - loss of rental income due to the building not being fit for occupation as a result of insured loss or damage.

### Our risk appetite

In general our risk appetite is for established property owners and managers with machinery situated in premises, such as:

- purpose built offices/professional trades
- purpose built retail (ex-furniture/electrical)
- warehousing manufacturing (low hazard)
- shopping centres.

Typical examples of plant and machinery include:

- Heating, ventilation and air conditioning equipment such as air conditioning chiller units, boilers, pipes, radiators and storage tanks.
- Lifting and handling equipment like escalators, passenger and goods lifts and window cleaning access equipment.
- Other machinery such as alarms, CCTV and building monitoring systems.

### Other ways we can help

With expertise and extensive experience, Allianz provides products and services that accompany our Property Engineering policy.

- **Property Owners Select** - our specialist policy for property owners who have larger premises or portfolios of 15+ properties. It offers a wide range of covers for property owners with commercial and residential properties.
- **Computer** - provides All Risks cover for loss or damage to computer and auxiliary equipment. It also covers your client for loss or damage to computer media, additional expenditure and e-risks, including malicious code or attack and/or seek, destroy and prevent.



- **Allianz Engineering Special Services** - for machinery not subject to regulatory inspections, we can provide specialist one-off inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more.



### Making a claim

**01483 265825**

9am-5pm Monday to Friday

[claims@allianzengineering.co.uk](mailto:claims@allianzengineering.co.uk)

### Self-service risk management

- **Free risk management support** - guidance to help your clients manage risks to their business, employees and customers.

Our specialist engineering claims handlers understand the needs of the engineering industry and are supported by a select group of loss adjusters who can enhance the claims service. This enables the team to make accurate, swift decisions to move claims forward with minimum disruption to your client's business.

Visit [allianz.co.uk](http://allianz.co.uk) to view full details of our engineering insurance propositions and inspection contract, as well as our range of special services.