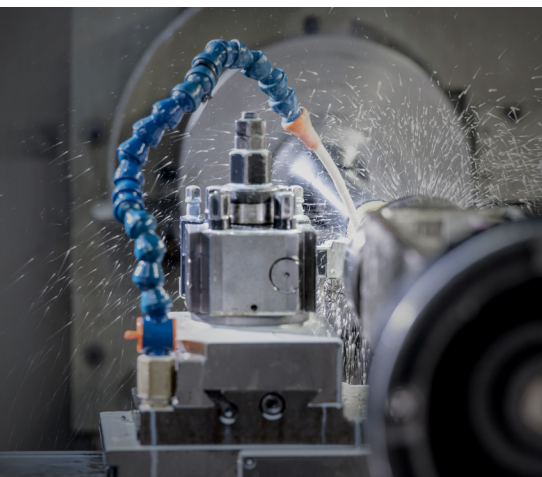


QUICK GUIDE

All Machinery



Many companies across a range of industry sectors have machinery that is essential to the running of their business. When these machines suffer a breakdown or another form of loss or damage, it can result in unexpected and costly repairs.

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 All Machinery policy is designed to cover the cost of repair or replacement of this machinery.

Cover

We provide cover for plant and machinery used in a vast array of situations, including non-manufacturing items, such as lifts, boilers and cranes, as well as items used in light to medium manufacturing processes, such as bottling plant, transformers and milling machines. Cover is provided for:

- **Sudden and unforeseen damage** - our All Machinery policy will protect your client against costs from damage as a result of breakdown, explosion, collapse, operator error and accidental damage.
- **Own Surrounding Property** - where pressure plant (such as a boiler) is insured and damaged, the policy will extend to cover consequential damage to property belonging to your client or in

their care, custody or control, up to a £2,000,000 limit.

The following cover extensions are provided in our standard wording:

- **Additional plant** - cover for machinery and plant obtained after the inception of the policy.
- **Additional costs** - following an indemnified loss, we will reimburse costs for temporary repair work and the increased cost of working in order to minimise interruption, up to £25,000.
- **Temporary removal** - cover for insured property while it is temporarily located at another premises or in transit for repair services or maintenance purposes, up to £100,000.
- **Storage tanks loss of contents** - including costs relating to clean-up. Up to £25,000 in any one tank and a maximum in all tanks of £100,000.
- **Hired in plant** - up to £20,000 and subject to a maximum new replacement value of £10,000 per item.
- **Claims preparation costs** - up to £5,000.

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.

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In addition, the following cover extensions can be provided free of charge (subject to underwriting criteria):

- **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 £50,000. This cover also includes loss of media, up to £25,000.
- **Fire brigade charges** - cover for charges up to £10,000 following an insured loss that results in the fire brigade being called out.
- **Environment and efficiency improvements** - we will increase the claims payment by 25% or £25,000 (whichever is the lesser) following a loss where the plant/machinery is replaced with a greener, more efficient alternative. Our prior agreement must be obtained before the item is replaced.
- **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.

How does all machinery work alongside a property policy?

It is unlikely that your client's property policy provides protection for their machinery against risks such as breakdown, joint leakage,

operator error and other sudden and unforeseen events besides those traditionally featured, such as fire, flood and theft. Our All Machinery policy is designed with this in mind, providing peace of mind that if machinery becomes unusable, the impact on your client's business can be limited.

Target business

We are focusing on machinery situated in premises, such as:

- Hospitals
- Hotels
- Leisure/retail facilities
- Manufacturing (factories)
- Motor trade garages
- Offices.

Examples of machinery that can be insured under the All Machinery policy include:

- Heating and air conditioning equipment:
 - air conditioning chiller unit
 - boilers, pipes and radiators
 - ventilation fans.
- Lifting and handling equipment:
 - escalators and fork lift trucks
 - passenger and goods lifts
 - window cleaning access equipment.
- Power distribution equipment:
 - control panels and switch gear
 - distribution wiring.
- Other machinery:
 - lathes, saws and looms
 - transformers and compressors
 - Wrapping plant, production plant.

Additional covers and services available

- **Machinery Business Interruption** - our Machinery Business Interruption policy is designed to complement All Machinery, providing your client with protection against loss of gross profit or revenue and additional costs following an insured event. We can also extend to cover failure of supplies.
- **Computer** - our Computer policy provides All Risks cover for loss or damage to computer and auxiliary equipment, including servers, laptops, personal digital assistants, smartphones, removable vehicle satellite navigation systems, broadband modems, digital cameras and digital projectors. 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 Inspection Services** - 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
 - power press inspections
 - pressure plant inspections.
- **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.

QUICK GUIDE

Self-serve risk management

- **Free risk management support**
 - guidance to help your clients manage risks to their business, employees and customers. Visit: allianz.co.uk/riskmanagement.



Making a claim

01483 265825

9am-5pm Monday to Friday

claims@allianzengineering.co.uk

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 to view full details of our engineering insurance propositions and inspection contract, as well as our range of special services.