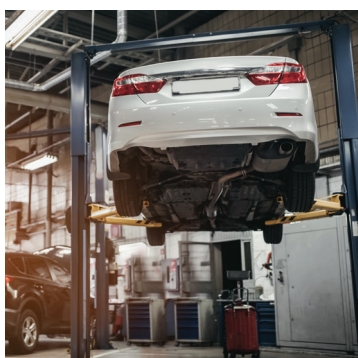


# AUTOMOTIVE INDUSTRIES AND GARAGES

## trade guide

Many businesses within the automotive industry heavily rely on machinery for their successful operation. From elevated work platforms to pressure washers, a breakdown or another form of loss or damage can result in unexpected and costly repair bills, as well as major business disruption. The following Allianz Engineering, Construction & Power products are suitable for businesses within the automotive industry:



### ALL MACHINERY

From battery chargers to lifting equipment and car jacks, there are various items of plant and machinery that are essential to the running of businesses within the automotive industry. Our All Machinery policy is designed to cover:

- Damage to machinery caused by sudden and unforeseen events
- Damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- Damage due to operator error
- Breakdown of machinery.

Most losses are settled on a new for old replacement basis.

### MACHINERY BUSINESS INTERRUPTION

Breakdown of assembly plant and large machinery in the automotive industry can result in major business disruption, resulting in sizeable financial losses. Our Machinery Business Interruption policy provides:

- Flexible cover that can be arranged on an 'all plant and machinery' basis
- Flexible indemnity periods
- Cover designed to complement our All Machinery product.

### MACHINERY MOVEMENT

Within the automotive industry, movement of machinery and plant is susceptible to losses from accidents, which can result in costly repair bills. Our Machinery Movement policy covers:

- Dismantling, transit, erection and positioning of plant and machinery
- Clients who move machinery regularly or undertake one-off moves
- Incidental storage for 14 days while in transit.

### COMPUTER

The automotive industry often uses computers for data processing, payroll and document production, making them an integral part of business activity.

Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- Full theft cover without forcible entry requirement
- Full breakdown or derangement cover on personal and portable computers
- Cover for loss or damage to computer media
- Additional expenditure cover.

### ERECTION ALL RISKS

Within the automotive industry, various items of machinery and equipment will be required and their effective installation will be relied upon. Our policy covers:

- Damage to permanent or temporary works, on site and in transit
- Owned and hired in contractors' plant and machinery
- Breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.

### INSPECTION SERVICES

Examples of items we inspect:

- Lifting tables
- Local exhaust ventilation
- Air receivers.

### SPECIAL SERVICES

Special Services which may be applicable:

- **Lifting** – inspection and consultancy services in support of the Lifting Operations and Lifting Equipment Regulations (LOLER) 1998
- **Health and safety** – bespoke services to assist with regulatory compliance
- Training sessions delivered at clients' premises.