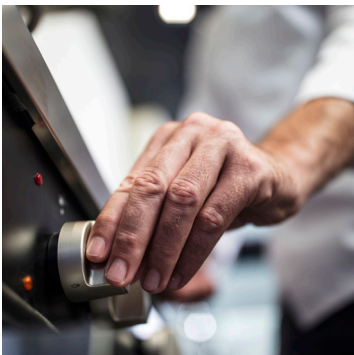


FOOD AND BEVERAGE

trade guide

The storage of stock in a temperature-controlled environment and the reliance on many types of machinery, presents the risk of both costly damage and possible business interruption to food and beverage businesses. Allianz Engineering, Construction & Power products provide cover for damage and the cost of getting the business back on track.



DETERIORATION OF STOCK

Business within the food and beverage industry hold large quantities of stock that must be kept in a temperature-controlled environment, whether this is basic ingredients or products ready for sale. Cover is provided for loss or damage to stock following a rise or fall in temperature due to:

- Failure in the power supply
- Damage or a fault in the cold chamber
- The action of refrigerant or refrigerant fumes that have escaped from the system.

ALL MACHINERY

From refrigeration equipment to bottling or packaging machinery, food and drink companies rely on many types of machinery, and breakdown or accidental damage can result in unexpected and costly repair bills. Our 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 production or packaging equipment in the food and beverage industry can result in major business disruption and 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

Food and beverage companies may move machinery during relocation, renovation and when opening new sites. Our Machinery Movement policy is there to cover:

- Dismantling, transit and positioning of plant and machinery
- Incidental storage for 14 days while in transit.

ERECTION ALL RISKS

Within the food and beverage 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.

COMPUTER

Computers are often used for data processing, payroll, document production and point of sale (POS) systems, 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.

INSPECTION SERVICES

Examples of items we inspect:

- Refrigeration equipment
- Fork lift trucks
- Boilers.

SPECIAL SERVICES

Special Services which may be applicable:

- **Health and safety** – bespoke services to assist with regulatory compliance
- Energy services
- **Electrical** – a variety of fixed wiring solutions.