

HOSPITALS/HEALTHCARE

trade guide

On a daily basis, the healthcare industry relies upon a variety of different machines and equipment, such as x-ray or MRI scanners. In the event of a breakdown, these can be extremely costly to repair and hospitals will need to have cover in place to get them back up and running as soon as possible.



ELECTRONIC EQUIPMENT

The healthcare industry uses a variety of different electronic appliances such as x-ray equipment and laser machines, which are susceptible to material damage and financial loss. Our policy covers:

- Owned or hired in equipment
- Worldwide computer media cover
- Additional expenditure or financial loss if requested.

COMPUTER

Amongst other uses, computers will be used for appointment booking and planning, issuing prescriptions and staff management, 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.

ALL MACHINERY

From ultrasound units to sterilising equipment, hospitals and businesses within the healthcare industry use various machines that are essential for daily operations. 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.

CONTRACTORS ALL RISKS

Hospitals and businesses within the healthcare industry may wish to take out an annual cover

when refurbishments or extensions are being carried out. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our policy covers:

- Damage to permanent or temporary works, on site or in transit
- Owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- Up to 12 months cover after completion of works for damage caused by the contractor whilst rectifying defects.

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

CONSTRUCTION PROJECT ALL RISKS

When an extension is being built or work is being carried out on existing buildings, our policy will meet contractual obligations whilst protecting the investment and any constructional plant that is owned or hired. As well as the cover provided under our Contractors All Risks Policy our project policy can also cover:

- Public liability in the name of the employer and other parties
- Delay in the commercial operation of the enterprise
- Damage to neighbouring property arising from the works.

INSPECTION SERVICES

Examples of items we inspect:

- Electrical wiring
- Passenger and/or goods lifts
- Air conditioning equipment.

SPECIAL SERVICES

Special Services which may be applicable:

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