In order to run a successful operation within the hotel and restaurant industry, management of resource, stock and machinery is vital. Loss or damage to a business computer system or machinery can reduce business capacity and, therefore, limit profitability. The following covers are available from Allianz Engineering, Construction & Power:

**COMPUTER**

Computers could be used for reservation systems, in-house services, stock control and point-of-sale systems, making them vital to successful business operations. 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.

**DETERIORATION OF STOCK**

Hotels and restaurants will hold large varieties of different food products that must be kept in a temperature-controlled environment. 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**

Lifts, air conditioning, and heating and ventilation equipment are all likely to be heavily relied upon within the hotel and restaurant 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 machinery in the hotel and restaurant 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.

**CONTRACTORS ALL RISKS**

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. 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
- Professional fees and debris removal.

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

**INSPECTION SERVICES**

Examples of items we inspect:

- Electrical wiring
- Passenger and/or goods lifts
- Café boilers.

**SPECIAL SERVICES**

Special Services which may be applicable:

- Health and safety – bespoke services to assist with regulatory compliance such as food hygiene audits
- Training sessions delivered at clients’ premises.