

PROFESSIONAL SERVICES

trade guide

Professional services will almost entirely rely upon computers to operate their business, and therefore need to have cover in place for when breakdown or unforeseen damage occurs. The following Allianz Engineering, Construction & Power products are available for businesses within this industry:



COMPUTER

With the majority of business operations conducted using computers, offices and financial services will need to prepare for when damage, and therefore financial losses, occur. 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

Professional services rely on air conditioning, heating and ventilation plant, lifts, boilers and copying equipment to operate their business on a day to day basis. Our All Machinery policy covers:

- 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

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.

MACHINERY BUSINESS INTERRUPTION

If equipment or machinery used by professional services is damaged, it can be costly to repair or replace, and may interrupt the business for a prolonged period of time, resulting in 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.

INSPECTION SERVICES

Examples of items we inspect:

- Passenger lifts
- Electrical wiring
- Air conditioning equipment.

SPECIAL SERVICES

Special Services which may be applicable:

- **Electrical** – a variety of fixed wiring solutions
- **Energy services** – helping businesses become compliant and reduce future energy usage
- **Health and safety** – bespoke services to assist with regulatory compliance.