

SCHOOLS/COLLEGES/ UNIVERSITIES

trade guide

Organisations within the education sector will use various machines and electronics to ensure they operate a suitable working environment for both staff and pupils. The following Allianz Engineering, Construction & Power products are available to help such organisations minimise the impact when loss or damage occurs.



COMPUTER

Reliance on computers for data processing, communications, teaching and presenting makes them essential within the education sector. 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

Schools, colleges and universities will use air conditioning plant, heating and ventilation plant, lifts and boilers that are all susceptible to loss or damage. 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

When schools, colleges and universities build extensions or new facilities, or carry out any sort of construction of buildings or maintenance work, 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.

CONSTRUCTION PROJECT ALL RISKS

When an extension is being built or work is being carried out on existing buildings, our policy will help meet contractual obligations whilst protecting the investment and any constructional plant that is owned or hired. As well as the cover provided under our Contractor 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
- Guillotines
- Passenger lifts.

SPECIAL SERVICES

Special Services which may be applicable:

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