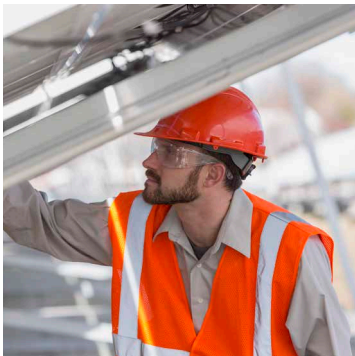


UTILITIES

trade guide

Utilities contractors will be working to strict time scales and rely heavily on their plant to fulfil contracts. If loss or unforeseen damage occurs, our Allianz Engineering, Construction & Power products are there to cover insured losses and help get them up and running again.



CONTRACTORS ALL RISKS

During any utilities contract, 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.

CONTRACTORS PLANT

Utility companies will depend upon owned or hired constructional plant which is susceptible to losses from a wide range of causes. Our policy covers:

- Owned and hired in machinery and temporary buildings
- Legal liability for continuing hire charges as a result of loss or damage
- Legal liability for loss or damage (including breakdown) to hired in plant.

COMPUTER

Reliance on computers for data processing, communications, account management and document management makes them an essential part of a utility company's business. 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.

INSPECTION SERVICES

Examples of items we inspect:

- Fork lift tucks
- Generators
- Excavators.

SPECIAL SERVICES

If aged plant is purchased then we can offer 'Prior to Purchase' inspections.