PROPERTY ENGINEERING
PRODUCT INFORMATION
Many property owners and managers have machinery that is essential to the running and support of their property. When these machines suffer a breakdown, loss or damage, it can result in unexpected and costly repairs, as well as lengthy interruption to premises use.

Our Property Engineering policy combines insurance cover with an inspection service for plant and machinery that has a regulatory requirement to be inspected. The insurance cover is available on the following basis:

- blanket insurance cover – for all plant and machinery within an insured premises
- specified items – chosen items of plant and machinery
- tied to items listed on the inspection contract.

How does Property Engineering work alongside a property policy?
It’s unlikely that your client’s property policy provides cover for their machinery outside of traditional risks such as fire, flood and theft. Our Property Engineering policy protects your client’s plant and machinery against the cost of repair or replacement following breakdown, explosion, collapse and other sudden and unforeseen events.

PROPERTY ENGINEERING
PRODUCT INFORMATION

COVER
Optional covers available:

Sudden and Unforeseen Damage
Cover for installed machinery and/or plant and equipment at the insured premises for sudden and unforeseen damage. Includes explosion of pressure plant, collapse and breakdown up to a £1,000,000 limit of liability.

Own Surrounding Property
Covers consequential damage to property belonging to your client or in their care, custody or control following damage to items of pressure plant (i.e. a boiler) insured by the policy, up to a £2,000,000 limit.

Increased Cost of Working
Additional expenditure necessarily incurred to prevent or minimise interruption or interference with business operations carried out by your client’s insured property following insured damage, up to a £250,000 limit.

Loss of Contents
Covers loss of contents from storage tanks belonging to or under the responsibility of the Insured as a result of accidental leakage, discharge or overflow or content contamination. Includes costs incurred by the Insured in cleaning up the loss of contents, up to a £250,000 limit.

COMPLIMENTARY COVER

The following extensions are a sample of the cover provided free of charge for new and existing business (subject to underwriting acceptance of trades and machinery):

Damage to Building Automation Systems
Protection against damage to centralised computer and electronic systems that control security, air conditioning, lighting and other systems, up to the policy limit of liability. This cover also includes loss of media.

Fire brigade charges
Cover for costs of up to £10,000 following an insured loss resulting in the fire brigade being called out.

Environment and efficiency improvements
Following an insured loss or damage to plant and/or machinery, we will increase limits by 25% or £25,000 (whichever is the lesser) if the insured opts to replace the item with a greener, more efficient alternative. Our prior agreement must be obtained.

Undamaged parts or components
We will reimburse costs of up to £25,000 incurred in replacing undamaged items due to compatibility issues with replacement items following a loss.

Hazardous Substances
Up to £25,000 cover for repairing or replacing insured property due to contamination by a hazardous substance. Cover includes additional expenses incurred to clean up or dispose of such insured property.

Hired in Plant
We will cover costs up to £25,000 for loss or damage to hired in plant, including any continuing hire charges up to a limit of £2,000.

NEW! OPTIONAL EXTENSIONS

The following new cover extensions are now available at an additional cost.

Alternative Costs of Accommodation
We will cover costs up to £15,000 any one occurrence and £50,000 any one Period of Insurance for similar alternative accommodation following an insured loss making the residential portion of the insured premises uninhabitable by the tenants and if required, their pets. For example, no effluent disposal due to a sump pump failure, or no hot water due to a boiler or circulating pump failure.

Own Surrounding Property (Cranes and Lifting Plant)
Cover for damage to property (other than property being carried or handled by the Insured Property) whether belonging to or in their care, custody or control where the damage is solely due to an accident, error or fault in the ordinary use of cranes and lifting Plant insured by this Policy.

Loss of Rental Income
Loss of rental income due to the building not being fit for occupation as a result of insured loss or damage.

With a national team of expert Engineers, we offer a wide range of plant and machinery inspection services in line with periodical regulatory requirements, including:

- electrical and mechanical inspections
- lift and crane inspections
- pressure plant inspection.
Typical examples of trades, plant and machinery present in let or managed property portfolios that we will insure include:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Trade</th>
<th>Typical plant and machinery</th>
</tr>
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<tbody>
<tr>
<td>Non-manufacture</td>
<td>• purpose built offices professional trades</td>
<td>Heating, ventilation and air conditioning equipment:</td>
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<tr>
<td></td>
<td>• purpose built retail (ex- furniture/electrical)</td>
<td>• air conditioning chiller units and supply systems, including air handling units</td>
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<td></td>
<td>• warehousing and manufacturing (low hazard)</td>
<td>• heating boilers, pipes, radiators and storage tanks</td>
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<td></td>
<td>• brewers and wine/elder makers</td>
<td>• ventilation fans</td>
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<tr>
<td></td>
<td>• electrical/electronic manufacture</td>
<td>Lifting and handling equipment:</td>
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<td></td>
<td>• shopping centres</td>
<td>• escalators</td>
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<tr>
<td></td>
<td>• hotels (modern concrete floors)</td>
<td>• passenger and goods lifts</td>
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<tr>
<td></td>
<td>• medical/health centres</td>
<td>• window cleaning access equipment.</td>
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<tr>
<td></td>
<td>• new modern hospitals</td>
<td>Other machinery:</td>
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<td></td>
<td>• metal working risks &amp; light engineering</td>
<td>• alarm and CCTV systems</td>
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<td></td>
<td>• pension funds</td>
<td>• building monitoring systems</td>
</tr>
<tr>
<td></td>
<td>• commercial occupied properties (good geographical spread)</td>
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<td></td>
<td>• stadia</td>
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<td></td>
<td>• actively managed</td>
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<td></td>
<td>• high street retail (including above residential)</td>
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</table>

Our newly enhanced wording is a specialist policy for property owners who have larger premises or portfolios of 15+ properties. It offers a wide range of covers for property owners with commercial and residential properties.

**COMPUTER**

Our Computer policy provides All Risks cover for loss or damage to computer and auxiliary equipment, including:

- servers, laptops, personal digital assistants, smartphones, removable vehicle satellite navigation systems, broadband modems, digital cameras and digital projectors
- loss or damage to computer media, additional expenditure and e-risks, including malicious code or attack and/or seek, destroy and prevent.

For more information and a full list of cover options and services, please contact your local Allianz Engineering, Construction & Power office.
RISK MANAGEMENT

Our FREE online risk management service, can help your clients to reduce claims frequency, save money (via a range of preferred supplier discounts) and assist with complying with health and safety regulations.

Risk management services and goods available from our preferred suppliers include valuation services for both plant and machinery, specialist cleaning services for ductwork and ventilation systems, lightning/surge protection for electronic devices, and much more.

For more information, visit allianz.co.uk/riskmanagement

CLAIMS

As a specialist engineering insurer, we understand the engineering industry. All losses are handled by our team of experts who deal exclusively with engineering claims and have extensive experience handling large plant and machinery claims.

Supported by a select group of expert loss adjusters, the team make accurate, swift decisions, to move claims forward with minimum disruption to your client’s business.

Need to notify us of a claim? Simply call 01483 265825 (available 9am to 5pm Monday to Friday) or email claims@allianzengineering.co.uk.

Visit allianz.co.uk to view full details of our insurance propositions and inspection contract as well as our range of special services.

CLAIMS EXAMPLE

A property owner with a large portfolio of plant and machinery insured two steam boilers originally designed to be fuelled by standard gas oil. However, following modification to burn a different type of oil, they both started tripping the electricity due to excessively hot flue gas temperatures. This resulted in substantial damage to the boilers. The client’s Property Engineering policy met not only the cost of repairs but also the hire of replacement boilers whilst the property underwent repair.

WHY ALLIANZ ENGINEERING, CONSTRUCTION & POWER?

We are one of the largest general insurers in the UK and part of the Allianz Group, the largest property and casualty insurer in the world. We have been providing engineering solutions since 1925, so we are confident we know our business.

If you would like to know more about our All Machinery proposition, please contact your local Allianz Engineering Construction & Power office.