

All Machinery

Fact Sheet

Many companies across a range of industry sectors have machinery that is essential to the running of their business. When these machines suffer a breakdown or another form of loss or damage, it can result in unexpected and costly repairs. Our All Machinery policy is designed to cover the cost of repair or replacement of this machinery.

Cover

We provide cover for plant and machinery used in a vast array of situations, including non-manufacturing items, such as lifts, boilers and cranes, as well as items used in light to medium manufacturing processes, such as bottling plant, transformers and milling machines.

Cover is provided for:

Sudden and Unforeseen Damage

Our All Machinery policy will protect your client against costs from damage as a result of breakdown, explosion, collapse, operator error and accidental damage.

Own Surrounding Property

Where pressure plant (such as a boiler) is insured and damaged, the policy will extend to cover consequential damage to property belonging to your client or in their care, custody or control, up to a £2,000,000 limit.

The following cover extensions are provided in our standard wording:

- **Additional plant** – cover for machinery and plant obtained after the inception of the policy.

- **Additional costs** – following an indemnified loss, we will reimburse costs for temporary repair work and the increased cost of working in order to minimise interruption, up to £25,000.
- **Temporary removal** – cover for insured property while it is temporarily located at another premises or in transit for repair services or maintenance purposes, up to £100,000.
- **Storage tanks loss of contents** – including costs relating to clean-up. Up to £25,000 in any one tank and a maximum in all tanks of £100,000.
- **Hired in plant** – up to £20,000 and subject to a maximum new replacement value of £10,000 per item.
- **Claims preparation costs** – up to £5,000.

In addition, the following cover extensions can be provided free of charge (subject to underwriting criteria):

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 £50,000. This cover also includes loss of media, up to £25,000.

Fire brigade charges

Cover for charges up to £10,000 following an insured loss that results in the fire brigade being called out.

Environment and efficiency improvements

We will increase the claims payment by 25% or £25,000 (whichever is the lesser) following a loss where the plant/machinery is replaced with a greener, more efficient alternative. Our prior agreement must be obtained before the item is replaced.

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.

Cost of hiring replacement item

While insured plant/machinery is being repaired or during the time it takes to source a replacement, we will cover hire charges up to £25,000.

How does All Machinery work alongside a property policy?

It is unlikely that your client's property policy provides protection for their machinery against risks such as breakdown, joint leakage, operator error and other sudden and unforeseen events besides those traditionally featured, such as fire, flood and theft. Our All Machinery policy is designed with this in mind, providing peace of mind that if machinery becomes unusable, the impact on your client's business can be limited.

Target business

We are focusing on machinery situated in premises, such as:

- Hospitals.
- Hotels.
- Leisure/retail facilities.
- Manufacturing (factories).
- Motor trade garages.
- Offices.

Examples of machinery that can be insured under the All Machinery policy include:

- Heating and air conditioning equipment:
 - Air conditioning chiller units.
 - Boilers, pipes and radiators.
 - Ventilation fans.
- Lifting and handling equipment:
 - Escalators and fork lift trucks.
 - Passenger and goods lifts.
 - Window cleaning access equipment.

When sudden and unforeseen damage occurs, businesses reliant on key items of machinery can be faced with costs running into tens of thousands, in addition to the financial loss resulting from the machine being out of action and unable to complete its normal tasks.

- Power distribution equipment:
 - Control panels and switch gear.
 - Distribution wiring.
- Other machinery:
 - Lathes, saws and looms.
 - Transformers and compressors.
 - Wrapping plant, production plant.

Additional covers and services available

Machinery Business Interruption

Our Machinery Business Interruption policy is designed to complement All Machinery, providing your client with protection against loss of gross profit or revenue and additional costs following an insured event. We can also extend to cover failure of supplies.

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. It also covers your client for loss or damage to computer media, additional expenditure and e-risks, including malicious code or attack and/or seek, destroy and prevent.

Allianz Engineering inspection services

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.
- Power press inspections.
- Pressure plant inspections.

Allianz Engineering special services

For machinery not subject to regulatory inspections, we can provide specialist one-off inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more.

Risk management

Our specialist engineering risk surveyors span the entire country, so no matter where your client is based, our surveyors are on hand. In addition, our FREE online risk management service, Risk Director, can help your clients reduce claims frequency, save money, assist with complying with health and safety regulation and improve trading practices.

www.riskdirector.co.uk

Making a claim

Our specialist engineering claims handlers understand the needs of the engineering industry and are supported by a select group of loss adjusters who can enhance the claims service. This enables the team to 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 www.allianzengineering.co.uk to view full details of our insurance propositions and inspection contract as well as our range of special services.

Why Allianz Engineering?

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, contact your local Allianz Engineering representative.

