



# ALL MACHINERY

## POLICY OVERVIEW



# Policy Overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Your quote schedule will show the options selected and the sums insured. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is All Machinery?

Our All Machinery policy is designed to protect your plant and machinery against the cost of repair or replacement following the likes of a breakdown, joint leakage, explosion, operator error and other sudden and unforeseen events.

The policy is underwritten by Allianz Insurance plc.

## What is the policy duration?

This policy has a twelve (12) month period of insurance (unless shown differently on your policy schedule), and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

## How do I cancel the contract?

The policy may be cancelled at your request however you will not be entitled to a return premium.

To cancel the policy, please contact the insurance adviser who arranged the policy.

## How do I make a claim?

If you need to claim, your dedicated claims handler will help and guide you through the process. You can notify us of a claim by:

Telephone: Engineering claims 01483 265 825  
Lines are open from 9am to 5pm Monday to Friday

Email: [claims@allianzengineering.co.uk](mailto:claims@allianzengineering.co.uk)

Post: Claims Department  
Allianz Engineering  
Haslemere Road  
Liphook  
Hampshire  
GU30 7UN

Please have your policy number to hand and as much information about the claim as possible. For further information please see your policy wording.

## Your obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must take all reasonable precautions to safeguard the insured property against loss or damage and maintain the insured property in an efficient condition, taking care to ensure that all government and other regulations relating to the operation and use of the insured property are observed.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

You must carry out and permit to be taken any reasonable action to prevent further loss, damage, liability or cost.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager  
Allianz Insurance plc  
57 Ladymead  
Guildford  
Surrey GU1 1DB

Telephone number: 01428 722 407  
Email: [customer.satisfaction@allianz.co.uk](mailto:customer.satisfaction@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

# Cover

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Cover Available</b></p> <p><b>Sudden and Unforeseen Damage</b> The policy covers all installed machinery and/or plant and equipment at your premises for sudden and unforeseen damage, including explosion of pressure plant, collapse, breakdown, accidental damage and operator error.</p> <p><b>What is the basis of settlement?</b> We will provide cover for insured property on a reinstatement basis.</p> <p><b>Own Surrounding Property</b> The policy is extended to cover consequential damage to property belonging to you or in your care, custody or control following damage to items of pressure plant (i.e. a boiler) also insured by the policy, up to a £2,000,000 limit.</p> <p><b>What is the basis of settlement?</b> We will provide cover for the reinstatement value of own surrounding property following explosion of pressure plant, plus additional reinstatement costs that are incurred in order to comply with building regulations.</p> <p><b>Standard Extensions</b> The following extensions apply to our standard wording:</p> <ul style="list-style-type: none"><li>• additional plant – cover for machinery and plant obtained after the inception of the policy, up to policy limit</li><li>• additional costs – cover for temporary repair work, up to £25,000</li><li>• 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</li><li>• 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</li><li>• hired in plant – up to £20,000 and subject to a maximum new replacement value of £10,000 per item</li><li>• claims preparation costs – up to £5,000.</li></ul>	<p><b>Cover does not include</b></p> <ul style="list-style-type: none"><li>• normal wear and tear</li><li>• the cost of maintenance</li><li>• rectification of faulty workmanship</li><li>• damage by terrorism</li><li>• damage to safety or protective devices by their functioning</li><li>• damage to cutters, bits, tools, moulds, dies, driving belts and other similar items that require periodic replacement</li><li>• damage arising during installation/removal or during final testing/commissioning</li><li>• scratching of painted or polished surfaces unless accompanied by other indemnifiable damage to the item.</li><li>• Loss or damage by:<ul style="list-style-type: none"><li>– fire however caused</li><li>– fire extinguishing fluid</li><li>– explosion other than specifically insured by this policy</li><li>– lightning, earthquake, storm, tempest, flood, inundation, water, aircraft or other aerial devices or articles dropped therefrom</li><li>– subsidence or other ground movement of displacement</li><li>– theft or attempted theft</li><li>– riot, strike, lockout and civil commotion.</li></ul></li></ul> <p>Under these covers, the only instances where we would not provide a settlement on a reinstatement basis and instead indemnity would apply would be where property is:</p> <ul style="list-style-type: none"><li>• used for the generation of electricity</li><li>• glass lined vessels</li><li>• mainly used or installed outdoors.</li></ul>

**[allianzengineering.co.uk](http://allianzengineering.co.uk)**

Allianz Insurance plc.  
Registered in England number 84638.  
Registered office: 57 Ladymead, Guildford,  
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Allianz Insurance plc is authorised by the Prudential  
Regulation Authority and regulated by the Financial  
Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.

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England number 5441840. Registered Office: 57 Ladymead,  
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Engineering, Construction & Power and Allianz Engineering  
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Allianz Engineering Inspection Services Ltd.