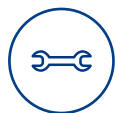


Metalworking and Precision Engineering



Our Metalworking and Precision Engineering product provides tailored cover for businesses operating within the sector and with a combined property and casualty premium of £5,000 – £100,000.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

Cover:

We know that your metalworking and precision engineering customers have unique needs. In addition to the standard cover provided by our Commercial Select product, Metalworking and Precision Engineering offers additional tailored cover for their sector-specific risks.

The following cover extensions are automatically included free of charge if the relevant section is operative:

Material damage:

- **exhibitions cover** - £50,000 (UK), £25,000 (EU)
- **moulds, tools and dies** - £100,000 (EU)
- **faulty or defective workmanship** - £25,000 in excess of the first £10,000
- **operational errors and omissions** - £25,000 in excess of the first £10,000
- **25% seasonal increase in stock sum insured** - not limited to a specific period
- **non-ferrous metals** – cover up to 125% of the declared value

- **environmentally conscious replacements** - we'll replace damaged machinery and plant with environmentally-conscious alternatives
- **metal workers extension (optional)** Cover for damage to contents and stock at the metal worker's or customer's premises - £250,000 (UK) and £100,000 (EU)
- **molten material breakout (optional)** Cover for sudden or unforeseen damage as a result of escape of molten material - £25,000, with a £1,000 excess.

Business interruption:

- **unnamed customers/suppliers** – £250,000 limit within the UK and £100,000 within the EU
- **exhibition sites** - £50,000 (UK), £25,000 (EU)
- **property stored and property in transit** - £250,000 (UK), £100,000 (EU)
- **moulds, tools and dies** - £50,000 (UK), £25,000 (EU)

Please note that where material damage and business interruption cover extends to the EU, cover is restricted to Fire, Lighting, Explosion and Aircraft.

- **faulty or defective workmanship** - £25,000 limit in excess of the first £10,000
- **operational errors and omissions** - £25,000 limit in excess of the first £10,000
- **research and development costs** - £250,000
- **finances and damages** - £25,000.

Complimentary goods in transit

- cover for the customer’s own goods within their own vehicles - up to £5,000 per vehicle and up to five vehicles (UK only).

Optional goods in transit cover:

- customers have the option to purchase additional goods in transit cover for more than five vehicles, more than £5,000 worth of goods per vehicle and to cover goods in third party vehicles
- territorial limits extended to include the EU
- £5,000 own property per vehicle included.

Employer’s liability - complimentary personal accident cover, up to £10,000 for an accidental injury sustained at work, resulting in either death or disablement.

Public liability and products liability:

- liability for the spread of Legionella bacteria - up to £1,000,000
- first party pollution clean-up costs - £1,000,000
- products financial loss - £100,000
- first party product recall expenses - £100,000 (optional).

Business travel - complimentary medical expenses and associated covers - up to 30 trips, £1,000,000. Customers can purchase additional cover if requested.

Optional covers and services so you can tailor cover to match your customer’s needs:

- Engineering - Machinery Damage
- Engineering - Business Interruption
- Computer
- Cyber Select
- Directors & Officers Liability Select
- Professional Indemnity Select
- Personal Accident
- Business Travel.

Engineering inspection services

- we offer a suite of machinery inspection services in line with regulatory requirements, including electrical and mechanical inspections, lift and crane, and power and pressure plant inspections.

Bespoke engineering consultations

- to help your customers operate more efficiently, we can arrange one-off inspections and bespoke consultations for lifting and pressure plant, along with non-destructive testing, as well as environmental inspections. We can also help your customers fulfil their health and safety requirements by carrying out fire risk assessments and health and safety audits. Visit: allianz.co.uk/engineering-services

Our appetite

These are our core preferences but we’d still like to hear from you about other well-managed risks:

- pumps, compressors, taps, valves, bearings, tooling and machinery
- fabricated metal
- boilers.

Additional services

Our additional services can help customers to run their business safely and more efficiently:

- **free risk management support** - guidance on effective property security and employee safety. Visit: allianz/risk-support
- **business support helpline guidance** - on health, safety, environmental, cyber security and business continuity matters. Visit: allianz/risk-support
- **Allianz Legal Services** (for customers with Allianz Legal Expenses cover in place)
 - **Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and contract disputes
 - **free legal templates** - over 100 free legal templates, to help ensure customers’ HR policies, contracts and agreements are legally compliant
 - **easy-to-use law guide** - a free and simple law guide, written by lawyers to help customers to understand legal processes and requirements.



Making a claim
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