METALWORKING
AND PRECISION
ENGINEERING

PROPOSITION

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 or proposition brochure for further details.
The metalworking and precision engineering sector is an integral part of the manufacturing chain for all kinds of products, from front door keys to the most advanced medical devices.

To address the specific needs of this sector we have refined our General Manufacturing proposition to provide additional cover and risk management services for your metalworking and precision engineering clients.

**TAILORED COVER**

In addition to the complementary cover extensions available in our General Manufacturing proposition, your metalworking and precision engineering clients with premiums between £5,000 – £100,000 will also benefit from the following cover extensions at no extra cost:

**Our Engineering Expert for the Metalworking and Precision Engineering Sector.**

**Material Damage**
- Metal workers extension: cover for damage to contents and stock at sub-contractors’ or customers’ premises – £250,000 limit within the UK and £100,000 limit within the EU.
- Molten material breakout: covers sudden or unforeseen damage as a result of escape of molten material – £25,000 limit.
- Non-ferrous metals: covers non-ferrous metal stock against rising commodity prices by giving cover up to 125% of the declared value.
- Engineering Extension:* - Sudden and unforeseen damage cover for all plant and machinery (excluding production and process equipment) limit of liability £500,000. - Cover for own surrounding property in the event of explosion of steam/pressure plant (excluding production and process steam/pressure plant) limit of liability £2,000,000.
- Business interruption cover following sudden and unforeseen damage (excluding explosion) to plant and machinery (excluding production and process equipment) limit of liability £50,000.
- Breakdown of computer equipment, excluding computer equipment used to control any manufacturing process limit of liability £100,000.

**Goods in Transit**
- Portable hand tools: protection for own tools in own vehicles (£5,000 limit per vehicle).

* Only available if cover provided is not more specifically insured elsewhere.

Steve Good, Regional Underwriting Manager, Allianz Insurance plc

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KEY METALWORKING AND PRECISION ENGINEERING TRADES WE’RE FOCUSING ON

Manufacturers of metal construction products
• Structural metalwork, fencing, gates, doors, windows and shutters.
• Tanks, reservoirs, central heating radiators and boilers, air conditioning and fume extraction ducting.

Manufacturers of metal vehicles and metal vehicle parts
• Trailers and caravans.
• Parts of motor vehicles.
• Agricultural, forestry machinery and mining equipment.

Manufacturers of other metal products
• Furniture and display equipment – office, shop, domestic.
• General hardware – locks, hinges and fasteners.
• Cutlery, medical/surgical and optical instruments.
• Machine tools, hand tools.
• Wire products, chains and springs.
• Drums and containers.
• Engines, turbines, pumps, compressors, taps, valves, bearings and gearing.

Other general metal workers
• Casting, drawing, rolling, cold forming and folding.
• Blacksmiths.
• Farriers.
• Welders.

Wherever possible, we would encourage you to detail in your presentation the:
• Nature of processes undertaken, especially if they may differ from the trade norms.
• Nature of equipment present and the extent of any automation.
• Actual goods sold and the source of any imports or destinations of any exports.

If you would like to know more about our Metalworking and Precision Engineering proposition, please contact your local Allianz representative.

RISK MANAGEMENT

Our free risk management website features guidance on a range of topics and a series of forms and check lists to assist your clients in managing the risks impacting their sector. For more information, visit allianz.co.uk/riskmanagement
Allianz.co.uk

Allianz Insurance plc.
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