



Engineering, Construction & Power trade guide

Our guide provides an overview of the engineering products available by trade.

Click on the links to find out more about what we can offer you clients.

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→ [General Contractors](#)

→ [General Manufacturing](#)

→ [Hospitals/Healthcare](#)

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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.

Automotive Industries & Garages

Many businesses within the automotive industry heavily rely on machinery for their successful operation. From elevated work platforms to pressure washers, a breakdown or another form of loss or damage can result in unexpected and costly repair bills, as well as major business disruption. The following Allianz Engineering products are suitable for businesses within the automotive industry:



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

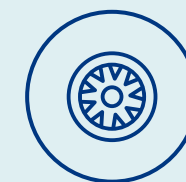


All Machinery

From battery chargers to lifting equipment and car jacks, there are various items of plant and machinery that are essential to the running of businesses within the automotive industry. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Machinery Movement

Within the automotive industry, movement of machinery and plant is susceptible to losses from accidents, which can result in costly repair bills. Our Machinery Movement policy covers:

- dismantling, transit, erection and positioning of plant and machinery
- clients who move machinery regularly or undertake one-off moves
- incidental storage for 14 days while in transit.



Machinery Business Interruption

Breakdown of assembly plant and large machinery in the automotive industry can result in major business disruption, resulting in sizeable financial losses. Our Machinery Business Interruption policy provides:

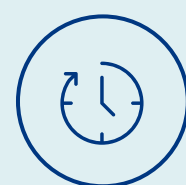
- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.



Computer

The automotive industry often uses computers for data processing, payroll and document production, making them an integral part of business activity. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Erection All Risks

Within the automotive industry, various items of machinery and equipment will be required and their effective installation will be relied upon. Our Erection All Risks policy covers:

- damage to permanent or temporary works, on site and in transit
- owned and hired in contractors' plant and machinery
- breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in the automotive and garage industry:

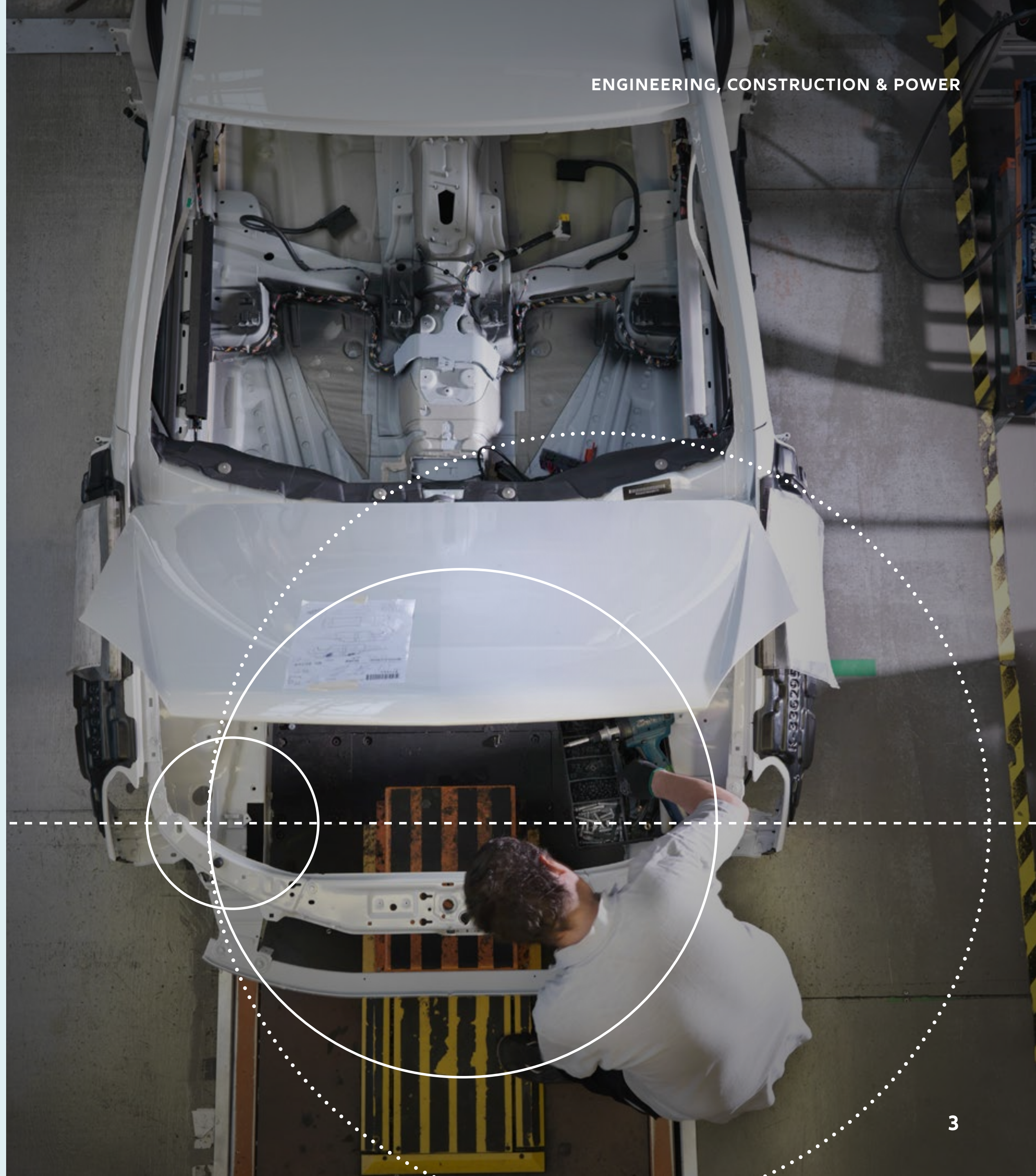
- lifting tables
- local exhaust ventilation
- air receivers.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- lifting – inspection and consultancy services in support of the Lifting Operations and Lifting Equipment Regulations (LOLER) 1998
- health and safety – bespoke services to assist with regulatory compliance
- training sessions delivered at clients' premises.



Civil Engineering

From providing clean water to our houses to constructing buildings, roads and railways, we all rely on the work of civil engineers every day. Loss or damage to the contract works or plant and machinery can result in unexpected and costly repair bills.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Contractors All Risks

Within civil engineering, the construction of buildings or civil works presents a potential risk of loss or damage. Our Contractors All Risks policy can protect both the contractor and the employer against the cost of this and includes cover for:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

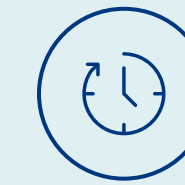
This cover can be written on an annual or single contract basis as required.



Contractors Plant

Owned and hired in constructional plant is essential for civil engineering works and can be susceptible to losses from a wide range of causes. Our Contractors Plant policy covers:

- owned and hired in machinery and temporary buildings
- legal liability for continuing hire charges as a result of loss or damage
- legal liability for loss or damage (including breakdown) to hired in plant
- recovery of immobilised plant and the loss of keys.



Erection All Risks

Within civil engineering, various items of machinery and equipment will be required and their effective installation will be relied upon. Our Erection All Risks policy covers:

- damage to permanent or temporary works, on site and in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.



Computer

Computers are often used for data processing, payroll, document production and account management, making them an integral part of business activity. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within civil engineering:

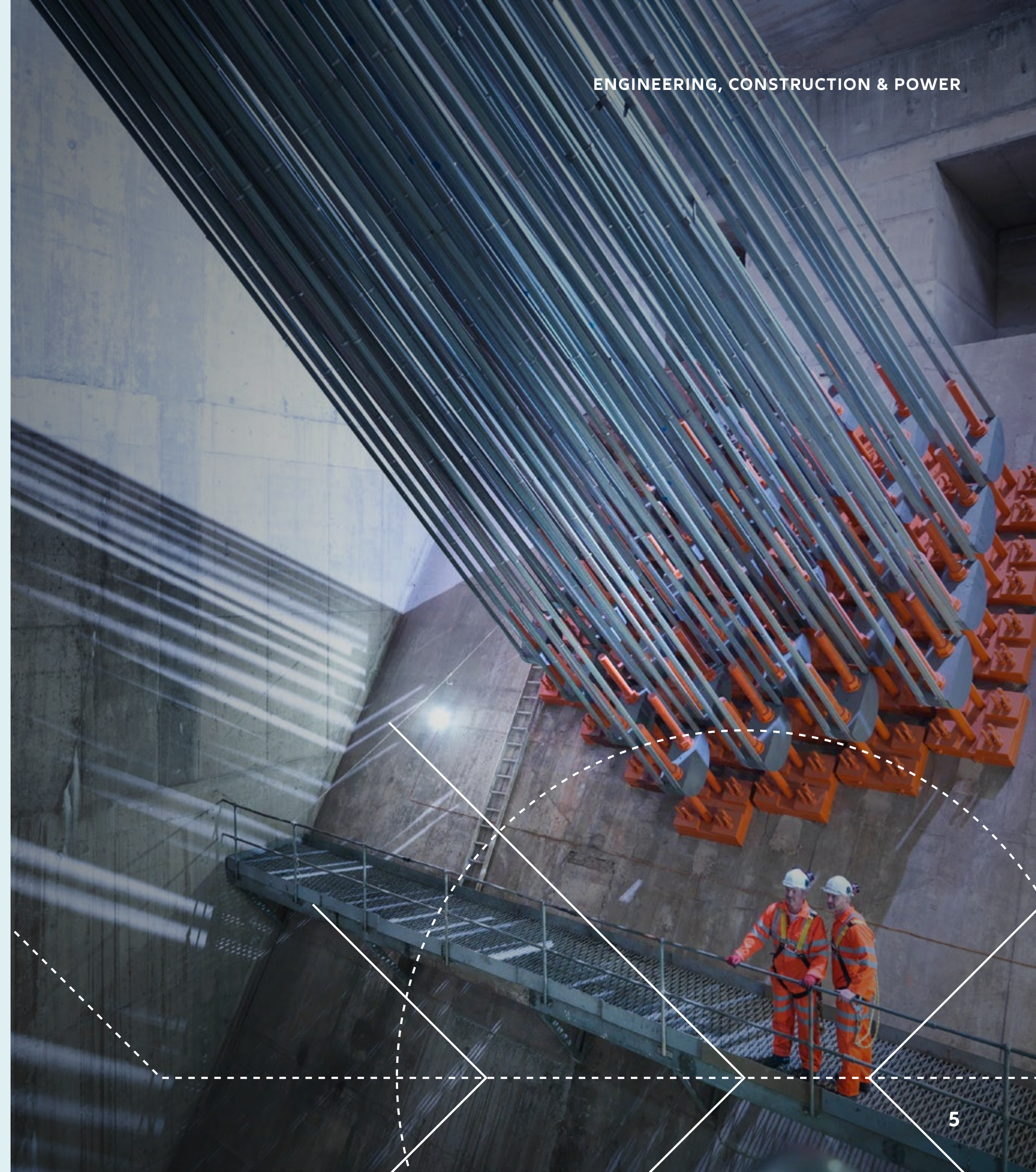
- excavators
- mobile cranes
- manual cranes.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- lifting – inspection and consultancy services in support of the Lifting Operations and Lifting Equipment Regulations (LOLER) 1998
- health and safety – bespoke services to assist with regulatory compliance
- training sessions delivered at clients' premises.



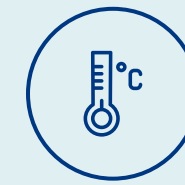
Food & Beverage

The storage of stock in a temperature-controlled environment and the reliance on many types of machinery, presents the risk of both costly damage and possible business interruption to food and beverage businesses. Allianz Engineering products provide cover for damage and the cost of getting the business back on track.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

ENGINEERING, CONSTRUCTION & POWER



Deterioration of Stock

Business within the food and beverage industry hold large quantities of stock that must be kept in a temperature-controlled environment, whether this is basic ingredients or products ready for sale. Cover is provided for loss or damage to stock following a rise or fall in temperature due to:

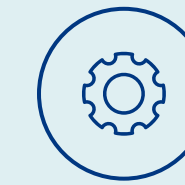
- failure in the power supply
- damage or a fault in the cold chamber
- the action of refrigerant or refrigerant fumes that have escaped from the system.



Machinery Business Interruption

Breakdown of production or packaging equipment in the food and beverage industry can result in major business disruption and financial losses. Our Machinery Business Interruption policy provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.

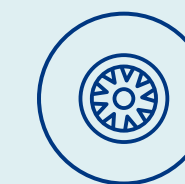


All Machinery

From refrigeration equipment to bottling or packaging machinery, food and drink companies rely on many types of machinery, and breakdown or accidental damage can result in unexpected and costly repair bills. Our policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

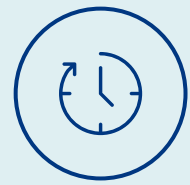
Most losses are settled on a new for old replacement basis.



Machinery Movement

Food and beverage companies may move machinery during relocation, renovation and when opening new sites. Our policy is there to cover:

- dismantling, transit and positioning of plant and machinery
- incidental storage for 14 days while in transit.



Erection All Risks

Within the food and beverage industry, various items of machinery and equipment will be required and their effective installation will be relied upon. Our Erection All Risk policy covers:

- damage to permanent or temporary works, on site and in transit
- owned and hired in contractors' plant and machinery
- breakdown of new machinery during testing or commissioning. This cover can be written on an annual or single contract basis as required.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- health and safety – bespoke services to assist with regulatory compliance
- energy services.



Computer

Computers are often used for data processing, payroll, document production and point of sale (POS) systems, making them an integral part of business activity. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within the food and beverage industry:

- refrigeration equipment
- fork lift trucks
- boilers.

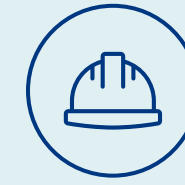


General Contractors

From roofers to shop fitters, there are many different types of contractors who carry out both permanent and temporary construction works which are at risk from loss or damage. Their significant reliance on tools and machinery means it is imperative contractors have the right cover in place for when things go wrong.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Contractors All Risks

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.



Contractors Plant

All building trades will depend on owned or hired in constructional plant which is susceptible to losses from a wide range of causes. Our Contractors Plant policy covers:

- owned and hired in machinery and temporary buildings
- legal liability for continuing hire charges as a result of loss or damage
- legal liability for loss or damage (including breakdown) to hired in plant
- recovery of immobilised plant and the loss of keys.



Computer

Computers are often used for invoicing, payroll, document production and scheduling jobs, making them an integral part of business activity. Our Computer policy covers the latest computer equipment and technology and includes:

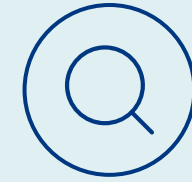
- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.
- loss of keys.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- lifting – inspection and consultancy services in support of the Lifting Operations and Lifting Equipment Regulations (LOLER) 1998
- health and safety – bespoke services to assist with regulatory compliance
- training sessions delivered at clients’ premises.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within this industry:

- fork lift trucks
- loading shovels
- manual cranes.

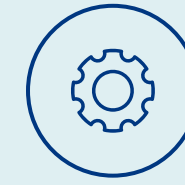


General Manufacturing

Manufacturers and installers will rely heavily on machinery running effectively to successfully operate their business. Any defect, large or small, can disrupt a process and prevent the business from operating efficiently. The following Allianz Engineering products are available for such businesses:



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



All Machinery

The production of goods and installation of equipment will have a heavy reliance on different machines and mechanisms. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

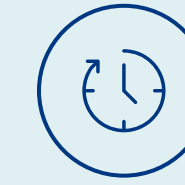
Most losses are settled on a new for old replacement basis.



Machinery Business Interruption

Breakdown of manufacturing equipment and vital machinery can result in significant business disruption, resulting in financial losses. Our Machinery Business Interruption policy provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.

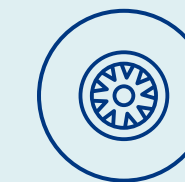


Erection All Risks

The timely and effective installation of machinery and equipment will be essential to a business' operations. If problems occur, it is important to have cover in place to help pay for damages. Our Erection All Risks policy includes cover for:

- damage to permanent or temporary works, on site and in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.



Machinery Movement

During movement and installation, machinery and plant is susceptible to losses from accidents, which can result in costly repair bills. The Machinery Movement policy covers:

- dismantling, transit, erection and positioning of plant and machinery
- additional cover available for customers who move machinery regularly or undertake one-off moves incidental storage for 14 days while in transit.



Computer

Computers could be used for data processing, communications, payroll and personnel data, making them an integral part of any manufacturing or installation firm. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media, additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within the general manufacturing industry:

- shaping machines
- runways
- powered saws.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- before purchasing aged plant we can offer 'Prior to Purchase' inspections
- additional inspections of plant following repairs or modifications
- Non Destructive Testing (NDT) of boilers.



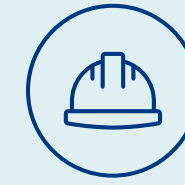
Hospitals/ Healthcare

On a daily basis, the healthcare industry relies upon a variety of different machines and equipment, such as x-ray or MRI scanners. In the event of a breakdown, these can be extremely costly to repair and hospitals will need to have cover in place to get them back up and running as soon as possible.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

ENGINEERING, CONSTRUCTION & POWER



Contractors All Risks

Hospitals and businesses within the healthcare industry may wish to take out an annual cover when refurbishments or extensions are being carried out. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- up to 12 months cover after completion of works for damage caused by the contractor whilst rectifying defects.

Cover can be written on an annual or single contract basis as required.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- health and safety – bespoke services to assist with regulatory compliance.



Computer

Amongst other uses, computers will be used for appointment booking and planning, issuing prescriptions and staff management, making them an integral part of business activity. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in this industry:

- electrical wiring
- passenger and/or goods lifts
- air conditioning equipment.



All Machinery

From ultrasound units to sterilising equipment, hospitals and businesses within the healthcare industry use various machines that are essential for daily operations. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Electronic Equipment

The healthcare industry uses a variety of different electronic appliances such as x-ray equipment and laser machines, which are susceptible to material damage and financial loss. Our Electronic Equipment policy covers:

- owned or hired in equipment
- worldwide computer media cover
- additional expenditure or financial loss if requested.



Construction Project All Risks

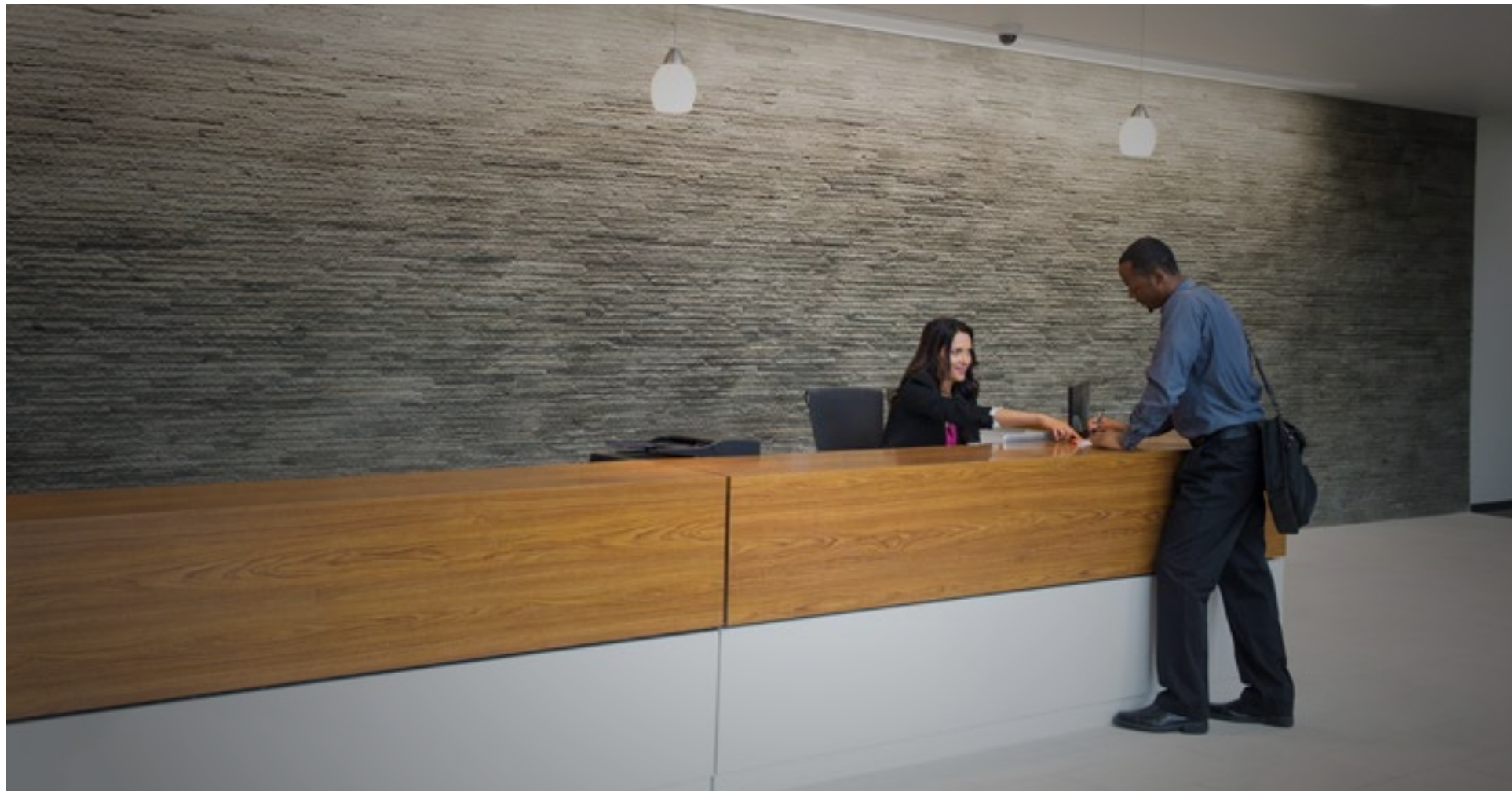
When an extension is being built or work is being carried out on existing buildings, our policy will meet contractual obligations whilst protecting the investment and any constructional plant that is owned or hired. As well as the cover provided under our Contractors All Risks Policy our project policy can also cover:

- public liability in the name of the employer and other parties
- delay in the commercial operation of the enterprise
- damage to neighbouring property arising from the works.



Hotels & Restaurants

In order to run a successful operation within the hotel and restaurant industry, management of resource, stock and machinery is vital. Loss or damage to a business computer system or machinery can reduce business capacity and, therefore, limit profitability. The following covers are available from Allianz Engineering:



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

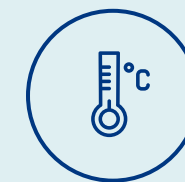
ENGINEERING, CONSTRUCTION & POWER



Computer

Computers could be used for reservation systems, in-house services, stock control and point-of-sale systems, making them vital to successful business operations. Our Computer policy covers the latest computer equipment and technology and includes:

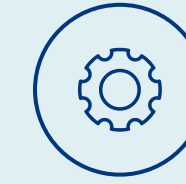
- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Deterioration of Stock

Hotels and restaurants will hold large varieties of different food products that must be kept in a temperature-controlled environment. Cover is provided for loss or damage to stock following a rise or fall in temperature due to:

- failure in the power supply
- damage or a fault in the cold chamber
- the action of refrigerant or refrigerant fumes that have escaped from the system.



All Machinery

Lifts, air conditioning, and heating and ventilation equipment are all likely to be heavily relied upon within the hotel and restaurant industry. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

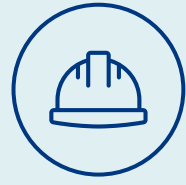
Most losses are settled on a new for old replacement basis.



Machinery Business Interruption

Breakdown of machinery in the hotel and restaurant industry can result in major business disruption, resulting in sizeable financial losses. Our Machinery Business Interruption policy provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.



Contractors All Risks

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our Contractors All Risk policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within this industry:

- electrical wiring
- passenger and/or goods lifts
- café boilers.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- health and safety – bespoke services to assist with regulatory compliance such as food hygiene audits
- training sessions delivered at clients' premises.

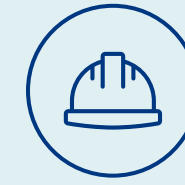


Housing Trusts & Associations

Under increasing pressure to build more new homes, housing trusts and associations should prepare for the risks they face, so if things do go wrong, the effect is minimal. Our covers will help cover loss or damage caused and help the organisation get back on track when problems arise.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Contractors All Risks

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

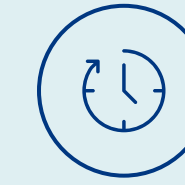
This cover can be written on an annual or single contract basis as required.



Contractors Plant

Owned and hired in constructional plant is essential for civil engineering works and can be susceptible to losses from a wide range of causes. Our Contractors Plant policy covers:

- owned and hired in machinery and temporary buildings
- legal liability for continuing hire charges as a result of loss or damage
- legal liability for loss or damage (including breakdown) to hired in plant
- recovery of immobilised plant and the loss of keys.



Erection All Risks

Within civil engineering, various items of machinery and equipment will be required and their effective installation will be relied upon. Our Erection All Risks policy covers:

- damage to permanent or temporary works, on site and in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.



Computer

Computers are often used for data processing, payroll, document production and account management, making them an integral part of business activity. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within this industry:

- window cleaning equipment
- passenger lifts
- electrical wiring.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- health and safety – bespoke services to assist with regulatory compliance
- energy services – helping businesses reduce future energy usage.



Leisure

Successful businesses within the leisure industry need to keep up-to-date with what their customers want and how they can engage with them. Our covers are there for when machinery or IT suffers from damage or breakdown, helping businesses get back up and running.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

ENGINEERING, CONSTRUCTION & POWER



Machinery Business Interruption

Breakdown of machinery in the leisure industry can result in major business disruption, resulting in financial losses. Our Machinery Business Interruption policy provides:

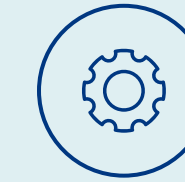
- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.



Computer

Computers are likely to be used for data processing, communications, payroll, booking systems and personnel data, making them an integral part of the leisure industry. Our Computer policy covers the latest computer equipment and technology and includes:

- All risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



All Machinery

Whether it's catering, heating or ventilation equipment, the leisure industry will rely on a range of machinery to operate effectively. Our All Machinery product is there to protect plant and machinery and covers:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Contractors All Risks

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our Contractors All Risks policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within the leisure industry:

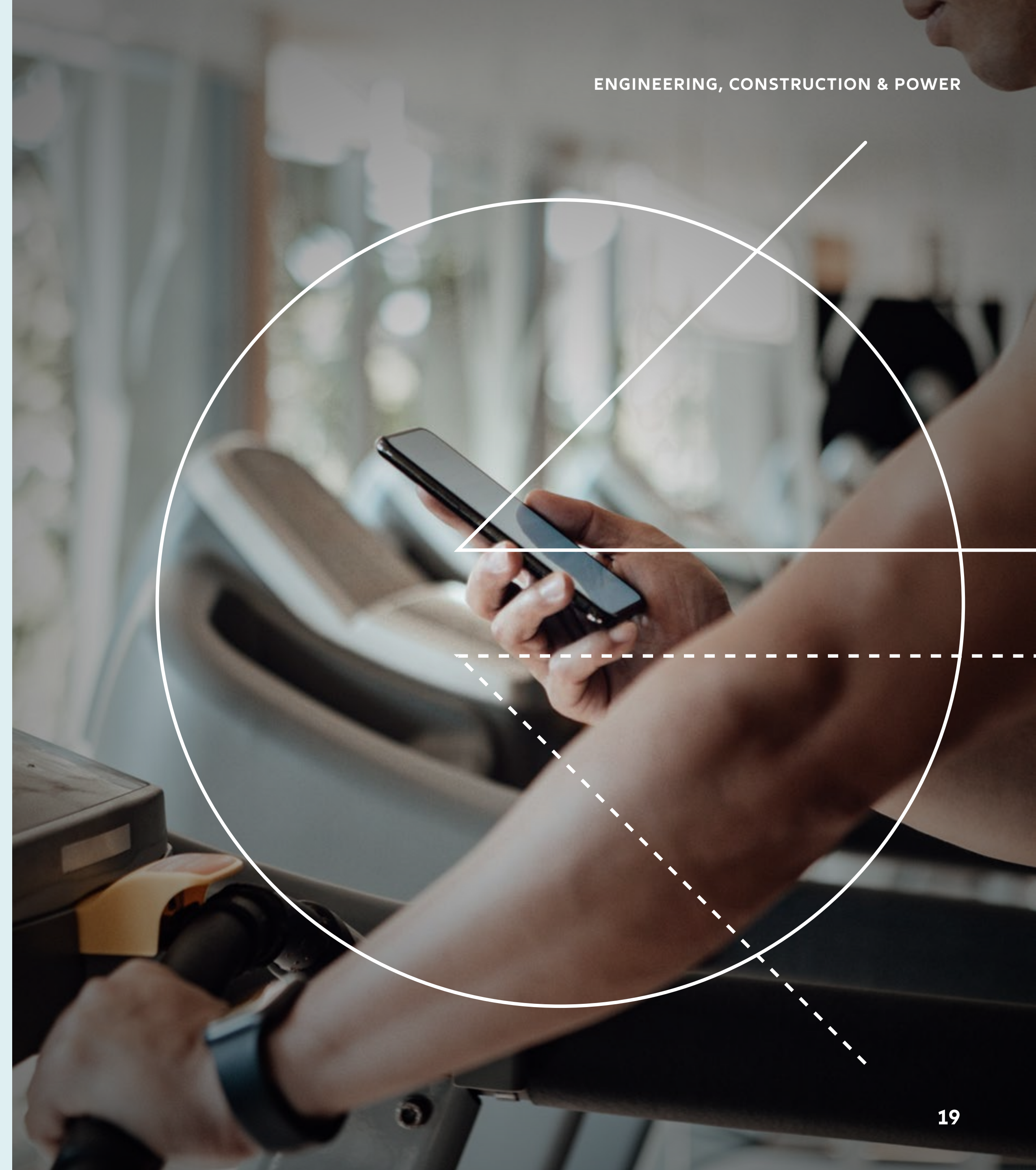
- escalators
- café boilers
- air conditioning equipment.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- health and safety – bespoke services to assist with regulatory compliance
- training sessions delivered at clients' premises.

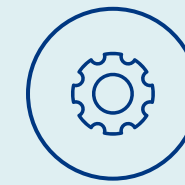


Metalworking & Precision Engineering

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. Any defect, large or small, can disrupt a process and prevent the business from operating efficiently. The following Allianz Engineering products are available for such businesses:



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



All Machinery

Metalworking and precision engineering industries will have a heavy reliance on different machines and mechanisms. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

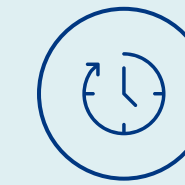
Most losses are settled on a new for old replacement basis.



Machinery Business Interruption

Breakdown of metalworking and precision engineering equipment and vital machinery can result in significant business disruption, resulting in financial losses. Our Machinery Business Interruption policy provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.

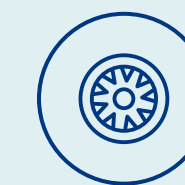


Erection All Risks

The timely and effective installation of machinery and equipment will be essential to a business' operations. If problems occur, it is important to have cover in place to help pay for damages. Our Erection All Risks policy includes cover for:

- damage to permanent or temporary works, on site and in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.



Machinery Movement

During movement and installation, machinery and plant is susceptible to losses from accidents, which can result in costly repair bills. The Machinery Movement policy covers:

- dismantling, transit, erection and positioning of plant and machinery
- additional cover available for customers who move machinery regularly or undertake one-off moves
- incidental storage for 14 days while in transit.



Computer

Computers could be used for data processing, communications, payroll and personnel data, making them an integral part of any metalworking and precision engineering business. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media, additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in this industry:

- shaping machines
- runways
- powered saws.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- before purchasing aged plant we can offer 'Prior to Purchase' inspections
- additional inspections of plant following repairs or modifications
- Non Destructive Testing (NDT) of boilers.



Plant Hire Companies

The plant hire industry can face financial losses when plant is damaged or stolen. The following covers and services can help plant hire companies recover when such losses occur and get their business back on track.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Contractors Plant

All building trades will depend upon owned or hired constructional plant which is susceptible to losses from a wide range of causes.

Our Contractors Plant policy covers:

- failure in the power supply
- damage or a fault in the cold chamber
- the action of refrigerant or refrigerant fumes that have escaped from the system.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- pressure – risk assessments, advice and detailed examination schemes
- lifting plant – inspection and consultancy services in support of Lifting Operations and Lifting Equipment Regulations (LOLER) 1998
- health and safety – bespoke services to assist with regulatory compliance.

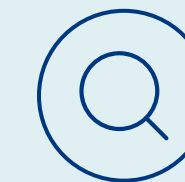


Computer

Reliance on computers for data processing, communications, payroll and account management makes them an integral part of a plant hirers' business operations.

Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in this industry:

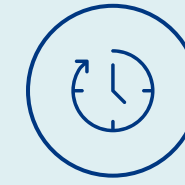
- mobile and manual cranes
- excavators
- fork lift trucks.

Plumbers & HVAC Installers

From independent plumbers to large HVAC (Heating, Ventilation and Air Conditioning) installers employing hundreds of people, these businesses will rely on high-value equipment and machinery which can be extremely costly to repair or replace. Our Allianz Engineering products are here to provide cover for loss or damage and to get the business up and running again.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

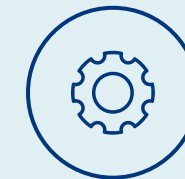


Erection All Risks

Plumbers and HVAC installers will always be under pressure to complete their contracts in a timely manner. If problems occur, it is important to have cover in place to help pay for damages. Our Erection All Risks policy includes cover for:

- damage to permanent or temporary works, on site and in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.



Machinery Movement

During movement and installation, machinery and plant is susceptible to losses from accidents, which can result in costly repair bills. The Machinery Movement policy covers:

- dismantling, transit, erection and positioning of plant and machinery
- customers who move machinery regularly or undertake one-off moves
- incidental storage for 14 days while in transit.



Contractors Plant

Owned and hired in constructional plant will be used by plumbers and HVAC installers to complete their contracts but can be susceptible to losses from a wide range of causes. Our Contractors Plant policy covers:

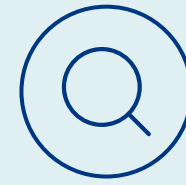
- owned and hired in machinery and temporary buildings
- legal liability for continuing hire charges as a result of loss or damage
- legal liability for loss or damage (including breakdown) to hired in plant.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- pressure – advice relating to repairs and modifications and to help comply with regulations
- health and safety – bespoke services to assist with regulatory compliance.



Inspection Services

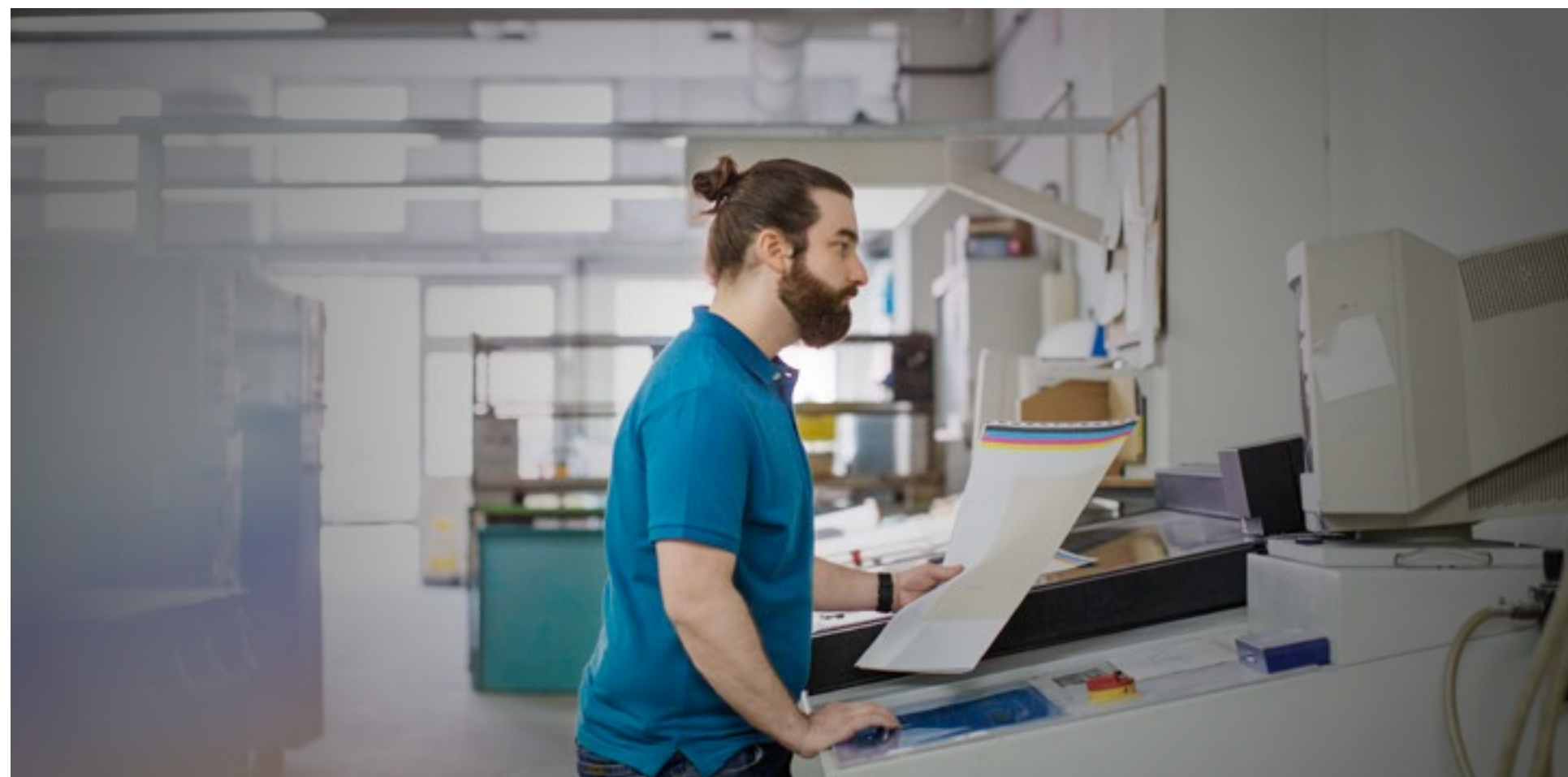
As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in these industries:

- fork lift trucks
- cranes
- steam boilers.



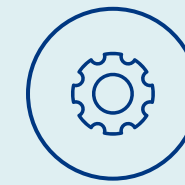
Print, Publishing & Media

With technology constantly evolving, Print, Publishing and Media companies need to keep up-to-date and use state of the art filming equipment, computers and machinery in order to remain innovative and successful. This equipment can become extremely costly and, therefore, having the right cover in place is essential for companies within this sector.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

ENGINEERING, CONSTRUCTION & POWER



All Machinery

Printing presses and other types of print and publishing machinery often contain major components which are extremely costly to repair or replace. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Electronic Equipment

Cameras, outside broadcasting equipment and transmitting equipment commonly used within the media and television industry can be susceptible to damage and therefore financial loss. Our Electronic Equipment policy covers:

- owned or hired in equipment
- computer media cover
- additional expenditure or financial loss if requested.



Machinery Business Interruption

When print and publishing machinery is out of action, it can disrupt or possibly stop production meaning the business operations are interrupted for a prolonged period of time, resulting in financial losses. Our Machinery Business Interruption policy provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.



Computer

Reliance on computers for data processing, communications, design and document management means that they're integral to business operations within the print and publishing industry. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in this industry:

- guillotines
- printing presses
- lifting equipment, e.g. scissor lifts/cherry pickers.



Special Services

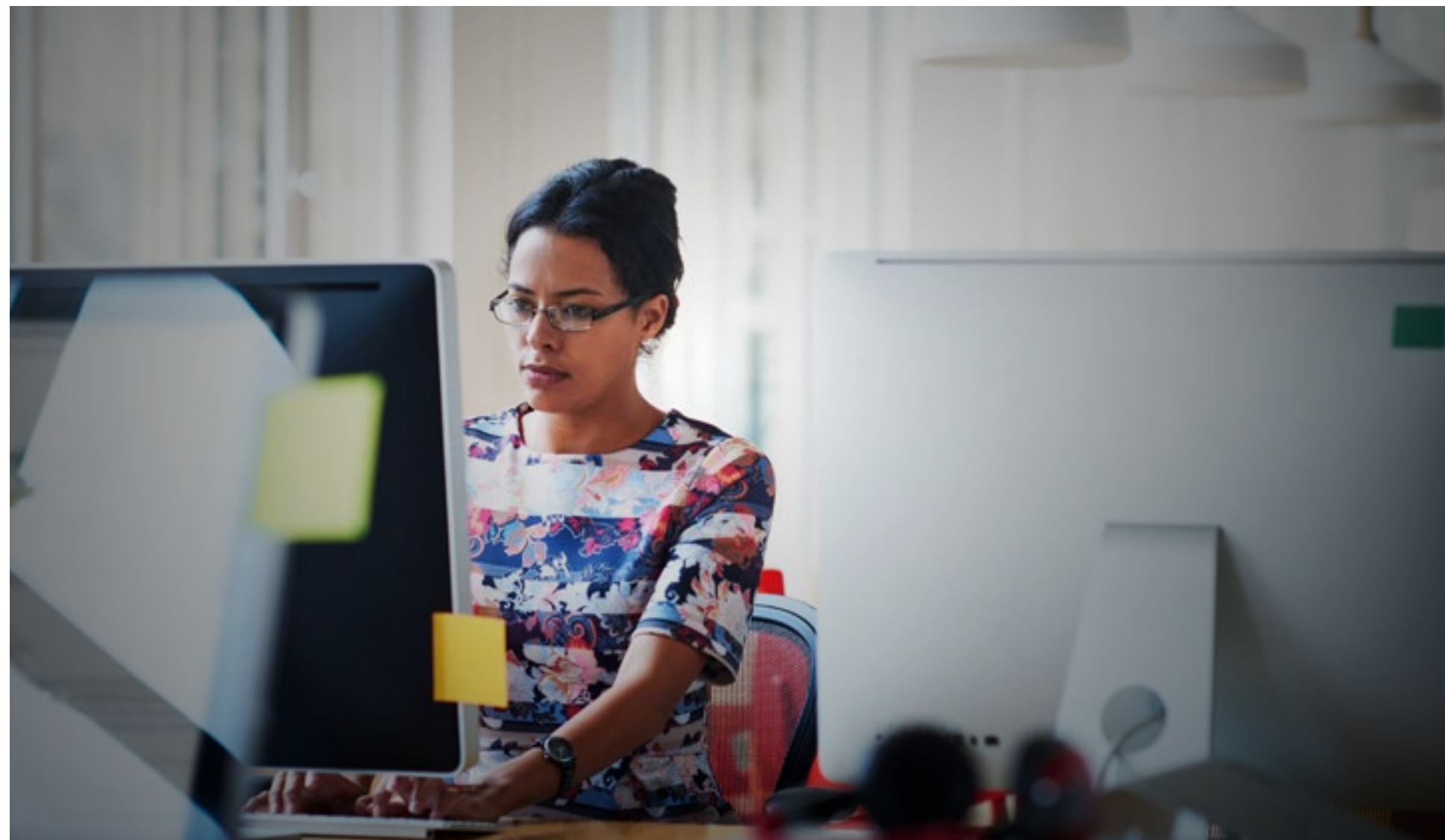
Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- energy services – helping businesses become compliant and reduce future energy usage
- health and safety – bespoke services to assist with regulatory compliance.



Professional Services

Professional services will almost entirely rely upon computers to operate their business, and therefore need to have cover in place for when breakdown or unforeseen damage occurs. The following Allianz Engineering products are available for businesses within this industry:



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Computer

With the majority of business operations conducted using computers, offices and financial services will need to prepare for when damage, and therefore financial losses, occur. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media additional expenditure cover.



Machinery Business Interruption

If equipment or machinery used by professional services is damaged, it can be costly to repair or replace, and may interrupt the business for a prolonged period of time, resulting in financial losses. Our Machinery Business Interruption policy provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.



All Machinery

Professional services rely on air conditioning, heating and ventilation plant, lifts, boilers and copying equipment to operate their business on a day to day basis. Our All Machinery policy covers:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Contractors All Risks

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our Contractors All Risks policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within professional services:

- passenger lifts
- electrical wiring
- air conditioning equipment.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- energy services – helping businesses become compliant and reduce future energy usage
- health and safety – bespoke services to assist with regulatory compliance.



Property Developers

Developing property often involves working to strict timescales and relying on various items of plant and machinery. From large cranes to small diggers, the breakdown of such equipment can result in costly repair bills and significant interruption to building plans. Our suitable Allianz Engineering products include:



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.

ENGINEERING, CONSTRUCTION & POWER



Contractors All Risks

When building new properties or renovating existing properties, there is a risk of loss or damage. Our Contractors All Risks policy offers extensive protection for permanent and temporary construction works, and covers the contractor or employer. Our policy includes cover for:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

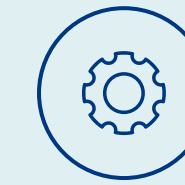
This cover can be written on an annual or single contract basis as required.



Contractors Plant

Used for design, construction and maintenance, owned and hired constructional plant is essential for property developers and can be susceptible to losses from a wide range of causes. Our Contractors Plant policy covers:

- owned and hired in machinery and temporary buildings
- legal liability for continuing hire charges as a result of loss or damage
- legal liability for loss or damage (including breakdown) to hired in plant.



All Machinery

Property developers will often have office premises with plant and machinery, such as lifts and air conditioning equipment, which can be costly to repair. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Computer

Reliance on computers for data processing, communications, legal matters and document management makes them essential for property developers to successfully run their business. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in this industry:

- electrical wiring
- loading shovels
- fork lift trucks.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- fire services – helping businesses understand and comply with legal requirements and obligations
- health and safety – bespoke services to assist with regulatory compliance.

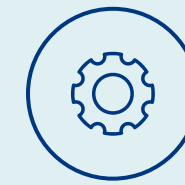


Property Management/ Property Owners

Managing properties means caring for tenants by maintaining buildings, which inevitably results in reliance on contractors and machinery to carry out essential works. Our covers are here for when damage occurs and repairs need to be carried out quickly and efficiently to avoid significant interruption.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



All Machinery

Property owners and property management companies will be responsible for a wide variety of plant and machinery, such as lifts and air conditioning equipment, which can be costly to repair. Our All Machinery policy is designed to cover:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Machinery Business Interruption

If machinery is damaged, costs will be incurred and business will be affected. In order to help companies get back on track, our Machinery Business Interruption policy provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.



Computer

Reliance on computers for data processing, communications, legal matters and document management makes them essential for property owners and property management companies. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media
- additional expenditure cover.



Contractors All Risks

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our Contractors All Risks policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within the property industry:

- electrical wiring
- passenger lifts
- window cleaning equipment.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- fire services – helping businesses understand and comply with legal requirements and obligations
- health and safety – bespoke services to assist with regulatory compliance.



Schools, Colleges & Universities

Organisations within the education sector will use various machines and electronics to ensure they operate a suitable working environment for both staff and pupils. The following Allianz Engineering products are available to help such organisations minimise the impact when loss or damage occurs.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Computer

Reliance on computers for data processing, communications, teaching and presenting makes them essential within the education sector. Our Computer policy covers the latest computer equipment and technology and includes:

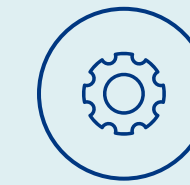
- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media additional expenditure cover.



Construction Project All Risks

When an extension is being built or work is being carried out on existing buildings, our policy will help meet contractual obligations whilst protecting the investment and any constructional plant that is owned or hired. As well as the cover provided under our Contractor All Risks policy, our project policy can also cover:

- public liability in the name of the employer and other parties
- delay in the commercial operation of the enterprise
- damage to neighbouring property arising from the works.



All Machinery

Schools, colleges and universities will use air conditioning plant, heating and ventilation plant, lifts and boilers that are all susceptible to loss or damage. Our All Machinery policy covers:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Contractors All Risks

When schools, colleges and universities build extensions or new facilities, or carry out any sort of construction of buildings or maintenance work, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our Contractors All Risks policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.

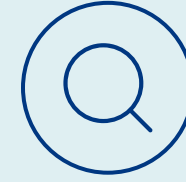
This cover can be written on an annual or single contract basis as required.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

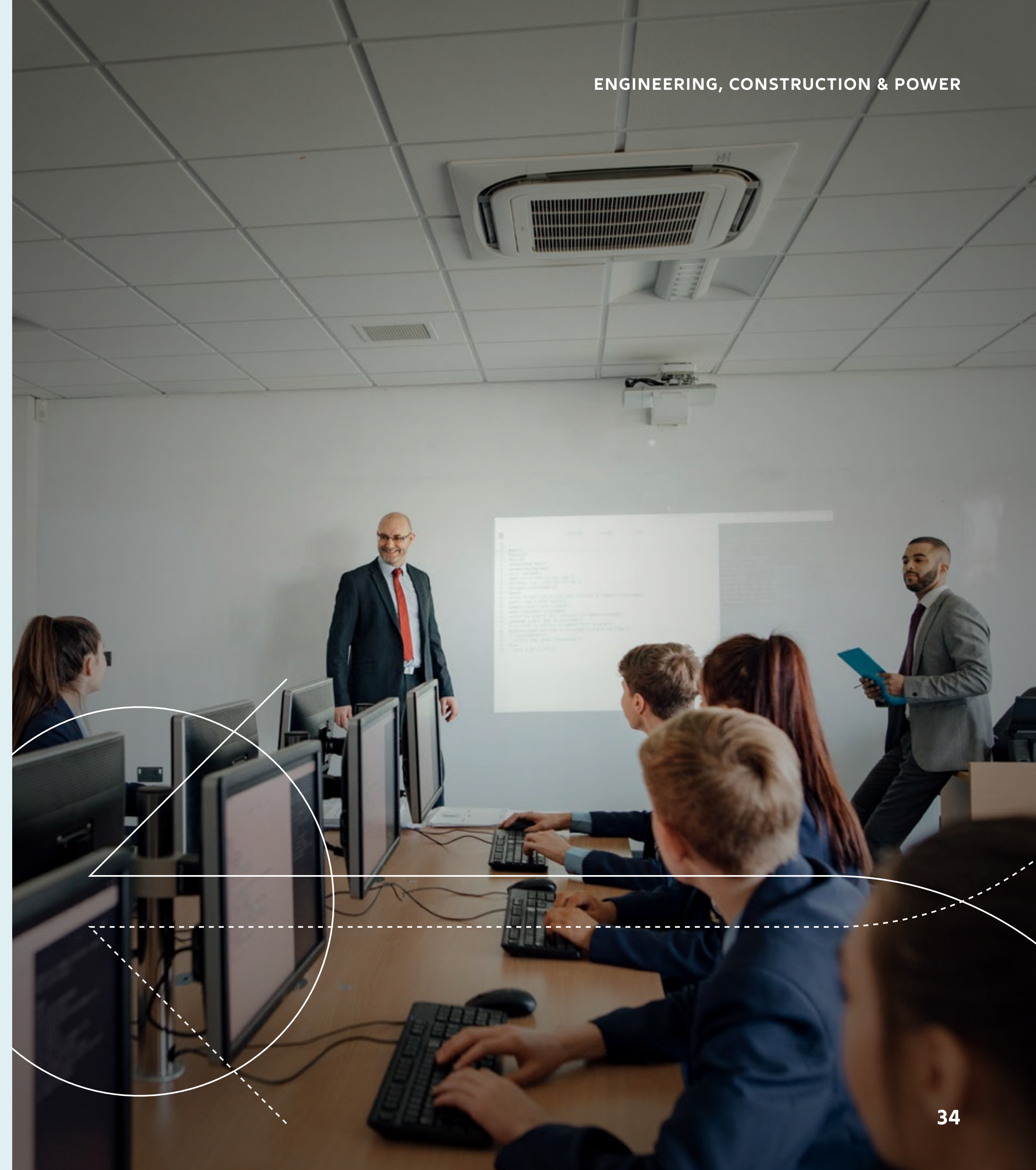
- energy services – helping businesses become compliant and reduce future energy usage
- health and safety – bespoke services to assist with regulatory compliance.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect in this industry:

- electrical wiring
- guillotines
- passenger lifts.

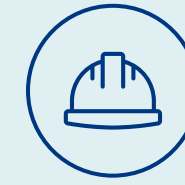


Utilities

Utilities contractors will be working to strict time scales and rely heavily on their plant to fulfil contracts. If loss or unforeseen damage occurs, our Allianz Engineering products are here to cover insured losses and help get them up and running again.



Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Contractors All Risks

During any utilities contract, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our Contractors All Risks policy covers:

- damage to permanent or temporary works, on site or in transit
- owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- professional fees and debris removal.



Special Services

If aged plant is purchased then we can offer 'Prior to Purchase' inspections.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within this industry:

- fork lift tucks
- generators
- excavators.

**Computer**

Reliance on computers for data processing, communications, account management and document management makes them an essential part of a utility company's business. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- full theft cover without forcible entry requirement
- full breakdown or derangement cover on personal and portable computers
- cover for loss or damage to computer media additional expenditure cover.

**Contractors plant**

Utility companies will depend upon owned or hired constructional plant which is susceptible to losses from a wide range of causes. Our Contractors Plant policy covers:

- owned and hired in machinery and temporary buildings
- legal liability for continuing hire charges as a result of loss or damage
- legal liability for loss or damage (including breakdown) to hired in plant.



Wholesale & Retail

From stock management systems to fork lift trucks, wholesalers and retailers will heavily rely on various machinery and equipment to successfully carry out their business operations. Our Allianz Engineering products are there to help businesses get back on track after an insured event causing sudden or unforeseen damage.



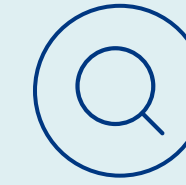
Please refer to the relevant policy wording for further details and a full list of extension, exclusions and conditions for each product.



Machinery Business Interruption

Breakdown of machinery within a wholesalers' or retailers' premises can result in major business disruption, resulting in financial losses. Our Machinery Business Interruption provides:

- flexible cover that can be arranged on an 'all plant and machinery' basis
- flexible indemnity periods
- cover designed to complement our All Machinery product.



Inspection Services

As well as insurance, businesses might need to get their plant, machinery and other equipment inspected on a regular basis to comply with health and safety law. Examples of items we inspect within wholesale and retail:

- fork lift trucks
- mobile elevating work platforms
- boilers.

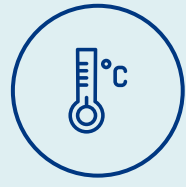


All Machinery

From fork lift trucks to mobile elevating work platforms, wholesalers and retailers will use a wide variety of items that are susceptible to loss or damage. Our All Machinery policy covers:

- damage to machinery caused by sudden and unforeseen events
- damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- damage due to operator error
- breakdown of machinery.

Most losses are settled on a new for old replacement basis.



Deterioration of Stock

Wholesalers and retailers may hold large quantities of stock that must be kept in a temperature-controlled environment, whether this is basic ingredients or products ready for sale. Cover is provided for loss or damage to stock following a rise or fall in temperature due to:

- failure in the power supply
- damage or a fault in the cold chamber
- the effect of refrigerant or refrigerant fumes that have escaped from the system.



Special Services

Bespoke consultancy support provided through our in-house engineering specialists and network of business partners. We cover:

- energy services – helping businesses become compliant and reduce future energy usage
- health and safety – bespoke services to assist with regulatory compliance.



Inspection Services

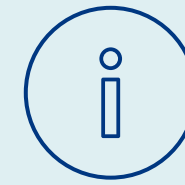
Businesses are faced with complex engineering risks that need to be resolved on a daily basis. We're here to help, with our focus on providing answers to these risks, through carrying out regular inspections, understanding health and safety regulations and offering expert advice where needed. With over 600 engineer surveyors across the UK, we help business meet their health and safety obligations.



Please refer to the relevant contract wording for further details and a full list of extension, exclusions and conditions for each product.



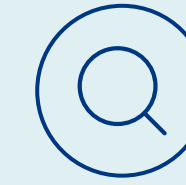
The team works remotely and covers the breadth of the UK, carrying out inspections for all types of clients, from large multi-nationals to small and medium sized enterprises (SMEs). Placing plant and machinery under the close scrutiny of our engineer surveyors helps to ensure that equipment is fit for use and that businesses meet their statutory, regulatory and operational requirements.



We're also able to support technical requirements by offering advice through our highly qualified and experienced engineering standards team.



Our engineer surveyors are able to identify problems and have an acute awareness of workplace hazards and the safety requirements of the items being examined. They're experts in their field and work to the highest standard of professionalism.



Some examples of equipment we inspect:

- fork lift trucks
- lifts
- escalators
- café boilers
- air receivers
- goods lifts
- electrical wiring
- window cleaning equipment
- guillotines
- air conditioning equipment
- steam boilers
- calorifiers
- gear boxes
- loading shovels
- mobile cranes
- manual cranes
- fume cupboards
- wood working machines.

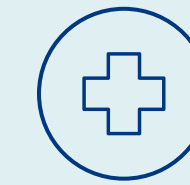
Special Services

In addition to our regular Inspection Services, we're able to provide specialist bespoke services, bespoke consultancy support for the renewable energy sector, provided through our in-house engineering specialists and network of business partners.



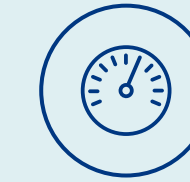
Lifting

- Lifting Plant – we're able to provide a comprehensive suite of inspection and consultancy services in support of the Lifting Operations and Lifting Equipment Regulations (LOLER) 1998 and the Provision and Use of Work Equipment Regulations (PUWER) 1998. For instance, we offer 'prior to purchase' inspections of plant, inspections following repairs, and our popular tagging system, Tagcheck, which enables the user to see that the item has been satisfactorily inspected.
- Lift Consultancy – we're able to offer impartial advice on lift installations, free of technical jargon.



Health and Safety

- We are able to offer a suite of site audits and risk assessments, such as fire risk assessments, health and safety audits, food hygiene audits and site audits to identify plant requiring statutory inspections.



Pressure

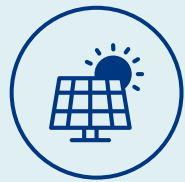
- A variety of services are available, including consultations, risk assessments, and detailed bespoke examination schemes that can assist in regulatory compliance.

Please refer to our product cards for further details of our service.



Non Destructive Testing

- We provide the least obstructive and most cost-effective solutions to ensure inspected plant is suitable for further service. This can be used to support all testing and inspection programmes, including:
 - pressure plant, boilers, vessels and pipework
 - lifting plant (such as cranes)
 - electrical installations (e.g. fixed wiring).



Energy & Environmental

- Our services include air conditioning energy inspections, energy audits, energy performance certificates (EPC) and display energy certificates (DEC).
- We also offer environmental impact management, noise assessments, asbestos surveys, air quality monitoring.



Training

- Employers are becoming increasingly aware of their responsibilities to ensure that their members of staff are suitably informed about statutory inspection regulations in relation to the workplace. We are able to offer a suite of training options which our highly qualified team will deliver at client locations. These training sessions will be tailored to specific needs and by providing them at the client’s premises we can minimise the cost and disruption to their business.
- We’re also able to provide a suite of eLearning health and safety courses.

Please refer to our product cards for further details of our service.



Allianz Insurance plc.

Allianz Insurance plc. Registered in England number 84638 Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom

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Financial Services Register number 121849.

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