

Engineering: Machinery Damage

Summary of Cover

Insurance cover for your machinery



This is a summary of the Engineering Machinery Damage policy and does not contain the full terms and conditions of the cover, which can be found in the policy documents.

It is important that you read the policy documents carefully when you receive them.

Name of the insurer

The insurer of the policy is Aviva Insurance Limited. Registered in Scotland No. 2116 Registered Office: Pitheavis, Perth, Scotland PH2 0NH

Authorised and regulated by the Financial Services Authority

Insurance arranged by

Residents Line Registered Office: 29 Waterloo Road
Wolverhampton WV1 4DJ

Registered in England and Wales No. 3874789

Type of insurance and cover

The Engineering Machinery Damage policy offers you the flexibility to select from a range of covers to provide you with protection that is tailored to your business needs.

Key Covers, Features and Exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy booklet.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy Schedule.

Right of Cancellation

We may cancel this policy by sending thirty days notice to your last known address. You will be entitled to a refund of premium subject to a deduction for the time for which you have been covered.

If you do not pay the premium (or any part of the premium under the payment option you have chosen) by the due date, we may cancel this policy with effect from the end of the last period for which a payment has been made.

How to Claim

If you need to make a claim please contact Aviva Engineering Claims

Tel 0121 696 7995 / Fax 0121 696 7903

Our Service to You

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. Full details of our complaints procedure will be set out in your policy booklet.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Machinery Damage

Covers, Features and Benefits

Plant or Machinery

Provides cover for loss of or damage to Plant or Machinery such as boiler, pressure, lifting and electrical machinery by

- **Accidental Damage**
Accidental damage to Plant or Machinery by any external cause not otherwise excluded
- **Breakdown**
Breaking, distortion or burning out of any part of the Plant or Machinery occurring whilst in ordinary use and arising from a mechanical or electrical defect or any sudden unforeseen failure of any insured boiler or pressure plant
- **Collapse**
The sudden and dangerous distortion of any part of the Plant or Machinery caused by crushing stress by force of steam or fluid pressure
- **Explosion**
The sudden and violent rending of Plant or Machinery by force of internal steam or fluid pressure

Plant or Machinery includes all parts of the Property Insured stated in The Schedule.

For boilers this includes the firing apparatus, motors, pumps, fans and dedicated controls

Additional benefits automatically included

- Additional Plant or Machinery
- Damage to Surrounding Property caused by Explosion or Collapse of boiler or pressure Plant or Machinery up to £250,000. Higher limits are available on request
- Debris Removal up to £25,000
- Loss Avoidance Measures up to £25,000
- Temporary Hire of Replacement Plant or Machinery up to £25,000
- Temporary Removal worldwide for the purposes of the business or for cleaning, renovation or repair

Basis of settlement

Reinstatement other than for Plant or Machinery that is obsolete, normally works in the open or Lifted Goods

Conditions

All Plant or Machinery must be maintained in accordance with the manufacturers recommendations

Exceptions and Limitations

Please refer to the Machinery Damage section of the policy booklet

- Damage caused by or consisting of
 - Fire, lightning or explosion (other than as defined in this Section), aircraft or aerial devices, storm, flood or inundation from the sea, escape of water from any tank apparatus or pipe, subsidence, ground heave or landslip, theft or attempted theft
 - Gradual deterioration or wear and tear
 - Gradually developing defects
 - Loose parts or defective joints
 - The cost of any maintenance work
 - The use of cranes unless the lifting operation complies fully with BS7121 or the current British standard
 - Tyres by the application of brakes, cuts, punctures or bursts
 - Experimental or prototype Plant or Machinery
 - Chipping of painted surfaces or scratching

Cover excludes

- Office equipment and spare parts

Optional Inspection Services

We offer a wide range of inspection services including fixed wiring, portable appliance testing and energy performance certificates.

These are undertaken on our behalf by our preferred supplier Bureau Veritas and will assist you in meeting your statutory requirements under Health and Safety at Work legislation

Simple online reporting of the inspection services is available



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