

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.

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

You may cancel this policy at any time after the date we have received the premium, by providing thirty days notice in writing to us.

We may cancel this policy by sending thirty days notice to your last known address. You will be entitled to a refund of premium for the unexpired period provided there have been no claims.

If you do not pay the premium or there is a default under any relevant instalment agreement we may cancel the policy from the beginning of the period in respect of which the premium has not been paid.

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

Provides cover for physical loss, destruction or damage to Plant or Machinery by

- Accidental Damage
- Breakdown
- Collapse
- Explosion

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

(Please refer to the Policy Wording for full terms and Conditions of cover)

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

Optional Extensions

Additional covers and services that may be added upon request:

- Damage to Goods Lifted
- Inspection Services

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 landslide, 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

Specialist Claims Support – How to Claim

Manchester

0161 347 0103

Birmingham

0121 696 7836

or by emailing engineering.claims@aviva.co.uk

Available during office hours of 09.00 – 17.00

Monday to Friday, excluding Bank Holidays

For our joint protection telephone calls may be recorded and/or monitored.



Aviva Insurance Limited

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.