Engineering Computer

Summary of Cover

Insurance cover for your computers, software and data and increased cost of working

This is a summary of the Engineering Computer 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 Computer 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 our 24-hour, 365-day-a-year Claims Service on 0500 114477
For our joint protection telephone calls may be recorded and/or monitored.

Our Service to You
We hope that You will be very happy with the service that we provide. However, if for any reason You are unhappy with it, we would like to hear from You. If You have any questions or concerns about Your insurance or the handling of a claim You should, in the first instance, contact Your broker / insurance advisor who arranged this insurance for You. If after this action You are not satisfied with the way a complaint has been dealt with, You should refer Your case to

The Compliance Officer,
Secure Underwriting,
323 Church Road,
St. George, Bristol
BS5 8AA
Email: info@secureunderwriting.com

If You are unable to resolve the situation and wish to make a complaint You can do so at any time by referring matters to Aviva.

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.
Computer

Covers, Features and Benefits

Equipment
Provides cover for loss of or damage to computer equipment and portable computer equipment including full theft (No forcible and violent entry or exit from a premises Condition).

Computer equipment includes Hardware, Fixed Disks, Interconnecting Wiring, Air Conditioning and Cooling Equipment, Generating and Voltage Equipment, Satellite/ Telecommunications Links and Computerised Telephone Access Equipment, Temperature and Humidity Recording Equipment (Please refer to the Policy Wording for full terms and Conditions of cover)

Additional benefits automatically included
• Accidental Discharge of Gas Systems up to £25,000
• Additional Equipment up to 25% of the Sum Insured or £250,000 whichever is the lower
• Anti-theft Devices up to £25,000
• Debris Removal up to £50,000
• Incompatibility of Software or Programs up to £50,000
• Loss Avoidance Measures up to £25,000
• Temporary Repair and Expediting Costs up to £50,000
• Virus Seek and Destroy Costs up to £25,000
• Waste Electrical and Electronic Equipment Disposal Costs up to £25,000

Basis of settlement
Reinstatement or nearest higher capacity

Geographical Limits
Temporary Removal as follows
• Equipment anywhere in Europe
• Portable Equipment worldwide
• Data Carrying Media worldwide

Increased Cost of Working
Cover for additional expenditure to avoid or reduce interruption to your business following
• Breakdown, loss of or damage to computer equipment, portable computer equipment, data carrying media
• Denial of access to your property
• Accidental failure of the
  o electricity supply
  o internal distribution wiring
  o telecommunications

Additional benefits automatically included
• Additional rental charge up to £25,000
• Auditors and Professional Accountants charges

Reinstatement of Data
Provides cover for the costs of reinstating data following loss or damage including by
• Virus and similar mechanisms
• Malicious persons (often referred to as ‘hackers’)

Additional benefits automatically included
• Incompatibility of Data up to £50,000
• Research and Development costs up to £25,000

Exceptions and Limitations

Please refer to the Computer section of the policy booklet
• Temporary Removal limited to
  a. £5,000 for theft from unattended vehicles
  b. £50,000 for other loss or damage
• Virus and similar mechanisms limited to a maximum of
  a. £50,000 Increased Cost of working
  b. £50,000 Reinstatement of Data
• Interruption to your business following breakdown of any item of equipment which has not completed one month’s trouble free operation
• Cover excludes
  a. equipment held as stock
  b. customers equipment
  c. equipment not used for processing electronic data such as facsimile and photocopying machines
  d. equipment controlling or monitoring manufacturing processes

Specialist Claims Support

Basildon and Glasgow
Tel 01268 505597 / Fax 01268 506449

Birmingham
Tel 0121 696 7995 / Fax 0121 696 7903

Leeds
Tel 0113 391 4313 / Fax 0113 391 4135

Available during office hours of 09.00 – 17.00 Monday to Friday, excluding Bank Holidays
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**
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 our 24-hour, 365-day-a-year Claims Service on 0500 114477
For our joint protection telephone calls may be recorded and/or monitored.

**Our Service to You**
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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 Ombudsman 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 loss of 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
Temporary Removal as follows:
- 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 Computer section of the policy booklet

- Damage caused by or consisting of
  a. 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
  b. Gradual deterioration or wear and tear
  c. Gradually developing defects
  d. Loose parts or defective joints
  e. The cost of any maintenance work
  f. The use of cranes unless the lifting operation complies fully with BS7121 or the current British standard
  g. Tyres by the application of brakes, cuts, punctures or bursts
  h. Experimental or prototype Plant or Machinery
  i. Chipping of painted surfaces or scratching

- Cover excludes
  a. Office equipment and spare parts

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Available during office hours of 09.00 – 17.00 Monday to Friday, excluding Bank Holidays
This is a summary of the Engineering Plant Hired In 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 Plant Hired In policy offers you cover 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**
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**Our Service to You**
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**Financial Services Compensation Scheme**
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Plant Hired In

Covers, Features and Benefits

**Property Insured**
Cover for Plant Hired In under any contract of hire for compensation in respect of loss or damage and continuing hire charges while repairs are being done or a replacement obtained.

**Property Insured excludes**
- Non-mechanical plant or portable hand tools unless specified in the Schedule
- Vehicles which require a Road Fund license or Certificate of Motor Insurance unless adapted primarily as a tool of trade
- Clothing and personal effects

**Additional benefits automatically included**
Temporary Removal as follows
- CPA Contract Lift cover up to £25,000
- Property Insured Hired Out – Pursuit of Recovery
- Protection and Removal
- Supplementary Expenses up to £25,000
- Temporary Removal to Europe up to 150 days and up to £100,000

**Basis of settlement**
Legal Liability

**Conditions**
We will indemnify you when Property Insured is hired out only when the hire is under the Construction Plant-hire Association or Scottish Plant Owners Association Mode Conditions or under written conditions no less onerous than these conditions.

Exceptions and Limitations

**Please refer to the Computer section of the policy booklet**
We will not provide indemnity in respect of:
- Wear and tear or gradual deterioration
- Free Loan
- Expendable parts unless they are replaced as part of repairs for other Damage
- Damage on any airborne or waterborne vessel or platform other than whilst in transit by a roll-on roll-off ferry
- Damage to tyres caused by punctures or bursts or application of brakes
- Abandonment underground or underwater
- Damage caused by the use of one or more cranes unless the lifting operation complies fully with BS7121 or the current British standard

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