

Engineering Combined

Summary of cover



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Engineering Combined policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

The duration of this non-investment insurance contract is 12 months. An inspection service will always be provided under the relevant part of the Engineering Combined policy.

Inspection contract (provided by Zurich Management Services Limited)

This part caters for the inspection of plant and machinery to help you meet the various statutory requirements for workplaces in the UK. The main plant categories being:

- Lifting Equipment.
- General Work Equipment.
- Pressure Systems.
- Local Exhaust Ventilation.
- Electrical Equipment.

Machinery movement

This part covers loss of or damage to machinery during specified moving operations.

Significant features and benefits

- Transit – includes incidental storage whilst in transit.
- Moving from the unloading point to the actual working position.
- Cover for lifting or lowering, from the attachment of slings until removal is included.
- Cover for erection or installation from the time the machinery is unloaded, until the start of testing or running.
- Cover for dismantling and/or disconnecting, until loading on the transport vehicle begins.
- Re-siting cover – removal from one site to another within same location.
- Premium is calculated on the new replacement value of the machinery to be moved.

Significant and unusual exclusions or limitations

- Damage caused by fire, lightning, explosion or aircraft at premises owned or occupied by the Insured.
- Any loss or damage which occurs when two or more items of lifting plant share a single load.
- Normal wear and tear.
- Defects in design, workmanship or material.
- Consequential loss.
- Damage caused by breakdown or explosion.
- Damage by terrorism.
- Damage by electronic risks.
- Damage by communicable diseases.

Machinery sudden and unforeseen damage

This part covers machinery from unexpected damage caused by breakdown and accidental damage and gives the flexibility to insure all of the machinery on the premises or to restrict cover to specific items.

Significant features and benefits

- Cover designed to be suitable for a wide range of different industries.
- The cost of repair or replacement – the expense involved in repairing or replacing plant installed at, or on, the insured premises, where this is the result of sudden and unforeseen damage and requires immediate action to allow normal working to continue.
- Temporary removal – cover for damage to machinery that is being temporarily removed to another UK location.
- Transit cover (other than by sea or air).
- Expenses expediting – cover for any reasonable costs for carrying out temporary repairs following damage, including the use of rapid transport, and overtime work.

Significant and unusual exclusions or limitations

- Damage resulting from fire, lightning, explosion, aircraft, storm, flood, subsidence, earthquake or theft.
- Breakdown or explosion of new machinery is not covered, when this occurs within 30 days of initial installation.
- Damage caused during testing or maintenance.
- Damage to renewable parts and fuses.
- Damage to furnace linings, brickwork, masonry or foundations.
- Normal wear and tear.
- Damage by terrorism.
- Damage by electronic risks.
- Damage by communicable diseases.

Machinery loss of profits

This part provides cover for profits lost and increased working costs following damage to machinery.

Significant features and benefits

- A flexible policy to cover a wide range of businesses.
- Protection against Business Interruption following breakdown by accidental damage.
- Failure of the public utilities (such as electricity, gas and water for more than 30 minutes).
- Ability to protect expanding businesses – cover extends to pay up to 133.3% of the estimated annual gross profit sum insured.
- Choice of indemnity periods.
- Complementary cover – dovetails with the cover provided under a Property Business Interruption policy.

Significant and unusual exclusions or limitations

- Cover for fire and additional perils of aircraft, lightning, explosion, riot, malicious persons, earthquake, storm, flood, escape of water and impact by vehicles or animals.
- Breakdown of new machinery within 30 days.
- Deliberate act of the public utility supplier.
- Normal wear and tear.
- Damage caused during testing or maintenance.
- Damage to renewable parts, fuses, brickwork, masonry or foundations.
- Damage caused by burn through of molten material in a furnace or damage to linings or brickwork caused by heat.
- Cover for any loss of profits during the excess period.
- Damage by terrorism.
- Damage by electronic risks.
- Damage by communicable diseases.

Computer

This part provides cover for loss of, or damage to, all types of computer equipment and any additional costs required to reinstate any lost data or records.

Significant features and benefits

- 'All Risks' cover for all types of computer equipment.
- Additional expenditure incurred in the form of increased cost of working and the cost of recompiling or restoring data.
- Additional expenditure incurred following failure of electricity or telecommunications linked to the computer equipment.
- Extends to include computer equipment in transit world-wide, subject to a limit of £5,000 in respect of theft and £25,000 in respect of all other losses.

Significant and unusual exclusions or limitations

- Theft from premises unless entry or exit was gained by forcible or violent means.
- Normal wear and tear.
- Loss of, or damage to, equipment in vehicles unless kept in a suitable container.
- Theft of equipment in vehicles unless all doors are locked and windows fully closed and fastened, property is concealed from view and vehicle is garaged if left overnight.
- Programming errors or software design defects.
- Value to the Insured of data stored on computer equipment or media.
- Loss or damage following failure of a data processing system to recognise a date.
- Breakdown of computer equipment unless there is an approved maintenance agreement in force for that item.
- Deliberate act of electricity/telecommunications supply authority.
- Additional expenditure following use of unproven software or incorrect storage of computer media.
- Damage by terrorism.
- Virus or similar mechanism unless the Insured complies with an IT security warranty.
- Damage by communicable diseases.

Deterioration of stock

This part covers loss of or damage by deterioration or putrefaction to goods stored in any cold storage space specified.

Significant features and benefits

Breadth of cover includes:

- deterioration caused by a rise or fall in temperature due to breakdown or accidental damage to the refrigeration equipment or non operation of the controlling devices of such equipment
- accidental failure of the public electricity supply is included
- deterioration caused by the action of escaping refrigerant fumes is included.

Significant and unusual exclusions or limitations

- Loss or damage to the cold storage chamber itself.
- Theft, fire, lightning, flood, explosion, aircraft or other aerial devices or articles dropped therefrom.
- Failure of the public electricity supply arising from the deliberate act of any Supply Authority.
- Consequential losses.
- Policy excess.
- Damage by electronic risks.
- Damage by communicable diseases.

Contractors' plant

This part covers the Insured's own plant and equipment on an 'All Risks' basis. It can also cover their legal liability under terms of their hiring agreement to pay for loss or damage caused to hired-in plant and the cost of continuing hire charges.

Significant features and benefits

- Owned plant is covered throughout the UK including transit (other than by sea or air).
- Hired-in plant cover on a legal liability basis.
- Premium calculated on total value of owned plant and the estimated annual hire charges for hired-in plant.
- Continuing hire charges following loss or damage.

Significant and unusual exclusions or limitations

- Breakdown of owned plant.
- Loss or damage to owned plant cables, attachments, cutting edges unless accompanied by loss of the whole item of plant.
- Damage caused to owned plant by materials treated.
- Normal wear and tear.
- Motor vehicles where not primarily a tool of trade.

- Loss or damage caused during sea and air transit.
- Any loss or damage, which occurs when two or more items of lifting plant share a single load.
- Damage by terrorism.
- Damage by electronic risks.
- Damage by communicable diseases.

Contract works construction

This part covers permanent and temporary contract works which you are responsible for.

Significant features and benefits

- 'All Risks' cover for contract works on site up to handover and 14 days thereafter where required by contract.
- Transit to or from the contract site (other than by sea or air).
- Up to 12 months cover following handover during the maintenance or defects liability period where required by contract.
- 'Free issue materials' for which the Insured is contractually responsible.
- Contract works stored away from contract site.
- Completed properties awaiting sale for up to three months after completion.
- Indemnity to principal or contractors where required by contract conditions.
- Waiver of subrogation against sub-contractors where required by JCT contract conditions.
- Expediting expenses.
- Debris removal.
- Professional fees.
- Cost of clerical labour and materials for redrawing plans.

Significant and unusual exclusions or limitations

- Structures which existed on-site before the start of the contract works unless agreed otherwise.
- Property defective in material or workmanship design, plan or specification and subsequent damage caused whilst enabling repair.
- Occupation of the contract works before completion other than as dwellings or offices.
- Theft of unfixed non-ferrous metals of any description unless at the time of the theft either:
 - an authorised employee or agent of the Insured is actually on site
 - such property is contained in a securely locked hut or building.
- Normal wear and tear.
- Any loss or damage which occurs when two or more items of lifting plant share a single load.
- Motor vehicles where not primarily a tool of trade.
- Damage by terrorism.
- Damage by electronic risks.
- Damage by communicable diseases.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Cancellation rights

This policy does not entitle you to a cooling-off period.

Claims



To make a claim online visit:
www.zurich.co.uk/business/claims



Call us on: **0800 302 9055**

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Management Services Limited

Registered in England and Wales no. 2741053

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Zurich Insurance Company Ltd

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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