

# ENGINEERING INSURANCE



When you insure your business, you hope to protect yourself against all the possible circumstances. However, if you own or hire machinery, general “package” policies may not offer the most comprehensive insurance that an Engineering Insurance policy can provide.

## **What does it cover?**

The Engineering insurance market is extremely wide-ranging and offers policies that are designed by specialist underwriters to meet the specific risks presented by fixed and mobile plant or machinery as well as computer, telecommunications and other electronic equipment.

For example, standard property or contents insurance does not usually cover mechanical or electrical breakdown. This leaves you vulnerable to uninsured claims for the damage to the equipment as well as any loss of profit, revenue or increased costs of working that results.

Other risks have emerged more recently such as viral attacks and hacking. Loss of or damage to equipment, reinstatement of data and business interruption are all readily insurable in the engineering insurance market.

Policies can be arranged on a “blanket” basis or for specific items of equipment that may be critical to your business. Not only will cover be more comprehensive but premiums can often be more competitive than the package insurance market.

In addition inspections of those items of plant and equipment that are required by law can be arranged.

Whatever business you are in, we can advise you on the most appropriate policy and cover. Let us take care of the detail so you have the right cover when you need it most.

## **CONTACT US**

**For more details on the scope of Engineering Insurance and to obtain a quotation, call your Account Manager for a no-obligation appointment on 0845 688 9088.**

For full details of policy cover, terms, limits and exceptions, refer to policy wording, a copy of which is available on request.