



Engineering Insurance made easy with Ecclesiastical

As a major property insurer for over 100 years, Ecclesiastical's pedigree in the field of commercial insurance is second to none.

Although we have expanded considerably throughout our history we have never lost sight of our objectives. We have complete faith in the products we provide and in the skills and principles of the people who deliver them, and are committed to working with our intermediaries to bring you a quality insurance policy with the highest possible standards of service.

The engineering insurance we offer for your plant, machinery and building projects can be supplemented by an inspection service to meet your legal obligations in respect of your equipment. If you require this then HSB Haughton Engineering Insurance Limited, specialists in this field, will undertake the necessary inspections and provide further details.

Summary of Cover

This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Engineering Insurance policy.

Our Engineering Insurance product allows you to choose the cover you need for your business, from the following selection.

-Sudden and unforeseen damage
-Accidental damage to your own plant/equipment
-Computers
- Contract works
- Deterioration of stock
- Hire plant
-Loss of Gross Profit or revenue

The summary highlights the main features and benefits and significant exclusions of each cover to help you decide if the policy meets your needs. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you, it may also be unusual compared to products offered by other companies. These exclusions are marked with an **X** in the features, benefits and exclusions tables throughout.

It is important to note that the summary does not contain all the terms and conditions that may apply, this information can be found in the policy document.

A copy of the policy document will be sent to you after you have taken out the policy but is available beforehand from us or your professional advisor on request. When you take out cover with us we will issue you with a Specification and a Schedule, which will detail the cover provided and the items insured.

Significant Exclusions and limitations that apply to every policy as standard

- X excluding loss or damage caused by computer virus.
 - X excluding wear and tear, although resultant loss is not excluded.
 - X excluding loss or damage due to acts of war or terrorism.
- Average - If your sum insured is not adequate, any claim payment we make will be reduced in proportion to the amount of under-insurance.**
- Reasonable care - you must take the necessary steps to comply with the law, to minimise damage and maintain the agreed safety or loss prevention measures at all times.

Extensions that apply to every policy as standard

Features and Benefits	Significant Exclusions and limitations
Debris removal costs, following insured damage	The sum insured will be the most we will pay, including the debris removal costs.
Expediting costs to speed up repair or replacement, and in making temporary repairs	Limit - 50% of the cost of the loss, or £50,000, whichever is the less.
Costs incurred in taking exceptional measures to prevent or mitigate loss.	Limit - the amount of the loss that is prevented.
Engineers fees incurred during repair investigations or tests following an incident	Limit - £25,000 in any one period of insurance.

Sudden and unforeseen damage - Main Features, Benefits & Exclusions

Select this cover if you require insurance for any sudden and unforeseen damage to named boiler or pressure plant or lifting and handling equipment– which includes breakdown from internal defects e.g. motor failure due to mechanical defect, electrical failure – circuit boards / electronic controls.

Features and Benefits	Significant Exclusions and limitations
<p>Covers</p> <ul style="list-style-type: none"> Boiler and Pressure Plant (boilers, air receivers etc) Lifting and Handling Equipment (Forklifts etc) <p>which you tell us about, including any machinery of a similar type bought by you during the course of the policy.</p> <p>Covers sudden and unforeseen damage including</p> <ul style="list-style-type: none"> Breakdown from internal defects Explosion or collapse, caused by internal steam or fluid pressure Accidental damage by extraneous cause. <p>(for reduced premium, you may elect to restrict cover to only one or two of the above).</p> <p>Cover applies at the location specified in the policy schedule and whilst temporarily removed anywhere in Europe.</p>	<p>Details of the following exclusions can be found under Special Exclusions 1 to 4 of the policy (See page 4).</p> <p>X excluding fire, lightning, explosion (other than as described under Features and Benefits) and any other perils normally covered under a standard fire policy.</p> <p>X excluding theft or attempted theft.</p> <p>X excluding damage to machinery during installation, dismantling and re-siting.</p> <p>X excluding consequential losses of any kind.</p> <p>X excluding damage to safety or protective devices (such as fuses) due to their functioning.</p> <p>X excluding damage to tyres caused by cuts, bursts or punctures or caused by the application of brakes, other than where caused by malicious act.</p> <p>X excluding damage to batteries other than by extraneous cause.</p>
<p>Optional extensions include</p> <p>Damage to own surrounding property.</p> <p>Damage to goods whilst being lifted.</p>	
<p>Settling claims</p> <p>In the main, settlement will be on an indemnity basis. However, settlement will be on a 'new for old' basis for:</p> <ul style="list-style-type: none"> Any pressure plant Other machinery less than 3 years old at the time of the loss. 	

Accidental damage - Main Features, Benefits & Exclusions

Select this cover if you wish to insure your own contractors plant / equipment for “all risks”.

Cover can be arranged for specific items or on a blanket basis.

This cover does not include breakdown.

Features and Benefits	Significant Exclusions and limitations
<ul style="list-style-type: none"> • Covers your own plant and equipment described in the policy schedule - You confirm the plant to be included e.g. an excavator, forklift truck or tools, or you can insure on a ‘blanket’ basis e.g. all mechanically or electrically powered implements and tools. • Cover is on an ‘all risks’ basis - • Cover applies at the location specified in the schedule and whilst in transit by land. 	<p>The sum insured will be the most we will pay.</p> <p>Details of the following can be found under Special Exclusions 1 to 4 of the policy (see page 4).</p> <p>X excluding breakdown.</p> <p>X excluding consequential losses.</p> <p>X excluding brickwork, masonry, foundations and supporting structures.</p> <p>X excluding tyres, tools, cutting edges, moulds, dies, patterns, non-metallic linings, glass, pulverising and crushing surfaces, flexible pipes, trailing cables, drive belts or parts requiring periodic renewal unless arising from a malicious act or forming part of other insured loss or damage.</p> <p>X excluding underground or buried piping.</p> <p>X excluding damage to safety or protective devices (such as fuses) due to their functioning.</p> <p>X excluding whilst in transit by sea or air.</p> <p>- See under ‘Cover’ of the policy (page 1).</p> <p>For some equipment, we may require special security measures in which case you will be advised.</p>
<p>Settling claims In the main, settlement will be on an indemnity basis. However, settlement will be on a ‘new for old’ basis for plant and equipment which is less than 1 year old at the time of loss.</p>	

Computers - Main Features, Benefits & Exclusions

Select this cover if you want insurance against loss or damage to computer equipment from almost any cause, including the subsequent cost of reinstating data and dealing with incompatibility problems. Declarations of the replacement value of your equipment are required prior to renewal each year.

Features and Benefits	Significant Exclusions and limitations
<p>Covers your computer equipment for loss or damage by almost any external cause, such as fire, break-in and accidental damage.</p> <p>Also, loss or damage caused by the failure of the public electricity supply or land based transmission network.</p> <p>In addition, if you have a maintenance agreement in force that provides free repairs following breakdown and ongoing maintenance, we will also cover residual breakdowns not covered by the maintenance agreement.</p> <p>The equipment covered is:</p> <ul style="list-style-type: none"> • Computer equipment belonging to you. • Software and programs on hard disks or data carrying materials. • Associated environmental control and gas flooding equipment. • Data carrying materials (anywhere in the world including whilst in transit). 	<p>The sum insured will be the most we will pay.</p> <p>Details of the following can be found under 1 to 5 of “General Exclusions applying to all sections of the policy” (see page 5 of the policy document).</p> <p>X excluding consequential losses other than those specifically covered.</p> <p>X excluding theft unless accompanied by visible signs of forcible and violent entry or exit.</p> <p>X excluding bespoke software/individually tailored software packages unless you have a maintenance agreement in force with the supplier.</p> <p>X excluding damage to safety or protective devices (such as fuses) due to their correct functioning.</p> <p>X excluding parts requiring periodic renewal.</p> <p>X excluding equipment loaned or hired out. -See under 3 of “Exclusions applying to Section 1 only” (see page 6 of the policy document).</p> <p>X excluding equipment controlling any manufacturing process or portable equipment unless we know about it and agree to insure it. - See Definition 1 applying to all sections of this Specification (page 3 of the policy document).</p> <p>X excluding in the case of losses caused by failure of the land based data transmission network, the first 4 hours.</p>

Computers - Main Features, Benefits & Exclusions

Features and Benefits	Significant Exclusions and limitations
Features include	
The cost of re-charging gas flooding systems following accidental discharge.	Limit £25,000 any one loss.
<p>Damage to lock down plates and other similar security devices</p> <p>If these are damaged during a break-in where they fully prevent the theft of your equipment, we will waive the excess that would otherwise apply.</p>	Limit 10% of the sum insured for computer hardware or £10,000 whichever is the less.
<p>Reinstatement of data (optional)</p> <ul style="list-style-type: none"> • The cost of reinstating data following loss or damage to computer equipment, corruption of data or failure or interruption of public electricity supplies. • Reasonable costs incurred to deal with incompatibility of existing systems with replacement equipment/software. • Research and development costs for re-writing data projects following an insured incident. 	<p>You must keep regular and verified backup copies of all software and programs.</p> <p>You must keep at least two generations of backup records taken no less frequently than 48 hours, one set must be kept off-site.</p>
<p>Increased cost of working (optional)</p> <ul style="list-style-type: none"> • Reasonable costs incurred to minimise or prevent interruption to the business following loss or damage or failure of public electricity supply or transmission network. • Reasonable costs incurred for auditors fees in supporting a claim. • Additional rental charge following the replacement of an existing lease/hire agreement with a new agreement following a loss. 	<p>X excluding the first 24 hours of a loss where there is no maintenance agreement in force.</p> <p>- See 1 under “Exclusions applying to sections 2 and 3 only” (page 6 of the policy document).</p>
<p>Temporary removal</p> <p>Equipment can be temporarily removed to any location in the United Kingdom or Europe including sea or air transit, whilst in your custody or control.</p> <p>This extension does not cover computer equipment more properly insured as Portable computer equipment (see below).</p>	<p>Limit – 10% of the sum insured for computer hardware and reinstatement of data or £10,000 whichever is the less.</p> <p>X excluding equipment left in an unattended vehicle unless kept out of sight in a securely locked boot. If left overnight, the vehicle must be in a secure or attended garage or yard. See under 4 of “Conditions applying to Section 1 only”(page 4 of the policy) and 2 of “Extensions of cover applying to Sections 1 and 2” (page 2 of the policy).</p>

Features and Benefits	Significant Exclusions and limitations
<p>Portable computer equipment</p> <p>Anywhere in the United Kingdom the Republic of Ireland or Western Europe, whilst in the custody care and control of the Insured.</p>	<p>Limit - £5,000 any one loss.</p> <p>X excluding equipment left in an unattended vehicle unless kept out of sight in a securely locked boot. If left overnight, the vehicle must be in a secure or attended garage or yard. See under 4 of “Conditions applying to Section 1 only” (page 4 of the policy) and 2 of “Extensions of cover applying to Sections 1 and 2” (page 2 of the policy).</p> <p>Equipment must be carried as hand luggage when in transit.</p>
<p>Settling claims</p> <p>Computer equipment will be replaced or repaired to the same or nearest higher performance as new.</p>	<p>Excess</p> <p>For most claims under this cover you will have to pay the first amount of the claim – the excess. The amount of the excess will be advised to you when we agree cover. It will be confirmed on the schedule we send with the policy documentation.</p>

Contract Works

Select this if you need cover for a building project (or projects) beyond that provided for under your regular property damage policy i.e. if the works are not simply an extension to an existing property insured by Ecclesiastical. The policy is based on estimates, therefore the premium and sums insured are subject to adjustment. You may receive a refund of up to 25% of your deposit premium, or have to pay an additional amount. Declarations of the works undertaken are required at the end of each period of insurance.

Features and Benefits	Significant Exclusions and limitations
<p>For building contract s of 12 months or less which you start during the period of insurance, or which are in force at the beginning of the policy cover.</p> <p>Contract works and materials are covered on the contract site and whilst in direct transit to or from the contract site anywhere in the United Kingdom, Republic of Ireland, Channel Islands and the Isle of Man.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Loss or damage to the contract works and materials to be included in specific contracts. • The interests of the employer, principal contractor and sub contractor where required. • Clerical costs for re-writing plans, drawings or other contract documents if damaged. • 12 month maintenance period for visits and defects liability. 	<p>X excluding contracts where the original estimated contract price is more than the sum insured you select (this will be shown on the policy schedule). See Definition 3 (page 3 of the policy).</p> <p>Limit- The most we will pay is 125%of the original estimated contract value.</p> <p>X excluding loss or damage not notified to us within 3 calendar months of the occurrence. Claims Condition 1 (page 3 of the policy).</p> <p>Details of the following are under “Exclusions” 6 and 9 (page 4 of the policy).</p> <p>X excluding consequential losses or penalties for delays in completion.</p> <p>X excluding road vehicles.</p> <p>X excluding breakdown (other than to the extent required under the terms of the hiring agreement for hired-in plant).</p> <p>X excluding property in any unattended vehicle unless the vehicle is in a secure enclosure, compound or building. See 3 under “Additional covers” (page 1 of the policy).</p>

<ul style="list-style-type: none"> • Show houses and contents. • Dismantling, demolition, removal of debris and clearing of drains. • Temporary off-site storage of materials intended for particular contracts. • 180 days additional cover beyond completion for private dwelling houses. 	<p>Limit £50,000 for the contents of any one show house.</p> <p>Limit - £50,000 any one loss.</p>
<p>Optional features include:</p>	
<p>Owned plant Your own plant and equipment.</p>	<p>Limit – the Limit any one item is agreed with you and shown in the schedule.</p> <p>The most we will pay for plant you hire out to others is the limit any one item or £25,000, whichever is the less.</p>
<p>Hired-in plant Covers your legal liability for contractors' plant and equipment under the terms of the hiring agreement. Cover is on an 'all risks' basis.</p>	
<p>Employees tools and personal effects Loss or damage to employees tools and personal effects whilst on the contract site and for which you are responsible,.</p>	<p>X excluding jewellery, gold and silver or watches. See the policy schedule for details.</p>
<p>Settling claims In the main, settlement will be on an indemnity basis.</p> <p>However, if insured, your own plant and equipment which is less than one year old at the time of the loss will be settled on a 'new for old' basis.</p> <p>For hired-in plant, the policy will pay for the following.</p> <ul style="list-style-type: none"> • Loss or damage to plant • Continuing hiring charges for which you are liable following an incident • Legal expenses provided we have consented in writing. 	<p>Excess For most claims under this cover you will have to pay the first amount of the claim – the excess. The amount of the excess will be advised to you when we agree cover. It will be confirmed on the schedule we send with the policy documentation.</p>

Deterioration of Stock – Main Features, Benefits & Exclusions

Choose this cover if you require protection against loss of refrigerated or frozen foodstuffs and other items that are stored in freezer units and cold rooms/chambers.

Features and Benefits	Significant Exclusions and limitations
<p>Covers stock stored in any cold chamber stated in the policy schedule, plus stock which would have been placed into the cold chamber had an incident not occurred.</p> <p>Cover includes loss resulting from sudden and unforeseen damage to the cold chamber, non-operation of thermostatic control devices and failure of public electricity supplies.</p>	<p>Limit – the sum insured you request will be the most we will pay (the amount will be noted on the schedule)</p> <p>Details of the following can be found under ‘Special Exclusions’ of the policy document (pages 1 and 2).</p> <ul style="list-style-type: none"> X excluding loss or damage to the cold chamber itself. X excluding fire, lightning, explosion and any other perils normally covered under a standard fire policy. X excluding theft or attempted theft. X excluding loss or interruption caused by total or partial failure of utilities supplies or services caused by deliberate act of any supply authority. X excluding consequential losses.
<p>Settling claims Settlement will be on an indemnity basis.</p>	

Hired-in Plant – Main Features, Benefits & Exclusions

Choose this option if you wish to insure against loss or damage to plant hired in, which you will be responsible for under the terms of the hiring agreement.

Features and Benefits	Significant Exclusions and limitations
<p>The policy protects you against your legal liability under the terms of the hiring agreement under which you hire contractors plant.</p> <p>Cover is on an 'all risks' basis to the extent required by model hiring condition of the CPA (Construction Plant-hire Association) or SPOA (Scottish Plant Owners Association) as applicable.</p> <p>The policy will pay for</p> <ul style="list-style-type: none"> a) loss or damage to plant. b) Continuing hiring charges for which you are liable following an incident. c) Legal expenses, provided we have consented in writing. 	<p>Details of the following can be found under Special exclusions on page 2 of the policy document.</p> <p>X excluding hand tools unless specified.</p> <p>X excluding tyres, tools, cutting edges, moulds, dies, patterns, non-metallic linings, glass, pulverising and crushing surfaces, flexible pipes, trailing cables, drive belts or parts requiring periodic renewal unless arising from a malicious act or forming part of other insured loss or damage.</p> <p>X excluding damage to safety or protective devices (such as fuses) due to their functioning.</p> <p>X excluding consequential losses.</p> <p>For some machinery we may require special security measures in which case you will be advised.</p>

Loss of gross profit or revenue– Main Features, Benefits & Exclusions

Protects you against your loss of your business earnings following damage to, or failure of, machinery. The policy is based on estimates, therefore the sums insured are subject to adjustment and so is the premium you pay. Declarations of your earnings are required at the end of each year, after which you may receive a refund of up to 50% of your deposit premium, or have to pay an additional amount of up to one-third of your deposit premium.

Features and Benefits	Significant Exclusions and limitations
<p>Covers you for your loss of business earnings resulting from:</p> <ul style="list-style-type: none"> a) sudden and unforeseen damage to machinery specified in the policy schedule. b) failure or fluctuation of any utilities specified in the policy schedule. <p>The policy provides for</p> <ul style="list-style-type: none"> • Reduction in revenue/turnover/gross profit (whichever is the most appropriate for your business) • Increased costs of working in order to reduce or minimise the effect of an incident. • Professional accountant's fees incurred by you in order to supply necessary information to us regarding your business, particularly in the event of a claim. 	<p>Limit – Up to 133.3% of the amount specified as the sum insured in a single period of insurance.</p> <p>Details of the following can be found under Special Exclusions on pages 3 and 4 of the policy document.</p> <p>X excluding loss or interruption caused by a supplier deliberately withholding supplies or services, in full or in part.</p> <p>X excluding damage or interruption due to fire, lightning, explosion and any other perils normally covered under a standard fire policy (not applicable to failure or fluctuation of utilities).</p> <p>X excluding any claim resulting from theft or attempted theft (not applicable to failure or fluctuation of utilities).</p> <p>X excluding any 'specified working expenses' – these are expenses that will <u>not</u> be incurred during an interruption, such as your purchases, freight and carriage costs. Tell us about any other expenses of this type which should be excluded. see the Special Definition of Specified Working Expenses (page 2 of the policy).</p> <p>Excess (Time Exclusion) The first amount of any interruption is excluded. The amount which will be at least 24 hours will be agreed with you and shown on the schedule we send.</p>

What if I need to make a claim?

If you need to report a claim you can call us on 01452 528533 - 24 hours a day, 7 days a week.

What if I have a complaint?

At Ecclesiastical Insurance customer service is our number one priority. We always aim to provide a very high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your Insurance Advisor or Ecclesiastical Insurance Group.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Group
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel: 01452 528533

Fax: 01452 423557

E-mail: complaints@eigmail.com

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

If you are a business or a charity with a yearly turnover or income of less than £1 million, you are entitled to take your case to the Financial Ombudsman Service.

This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation depending upon your income and the number of people you employ.

If so, FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the scheme for a claim against an insurance firm depends on the type of insurance policy.

For non-compulsory insurance the first £2,000 of the claim or policy is covered in full followed by 90% of the remainder.

For further information on the scheme you can visit the website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN. Tel: 020 7892 7300.

The Law Applicable

The policy shall be governed and construed in accordance with the law of England and Wales unless the policyholder's habitual residence (in the case of an individual) or central administration and-or place of establishment is located in Scotland in which case the law of Scotland will apply.

Paying by instalments

If you wish, your policy can be paid by 12 monthly instalments for a small additional charge. Please refer to the 'Spreading the Cost of Insurance' leaflet for further details.

Long Term Agreement

In return for your agreement to continue the insurance with Ecclesiastical for a period of three consecutive years a discount from your annual premium is available.

Other products available from Ecclesiastical

Commercial Insurance
Home Insurance
Property Owner Insurance
Charity Insurance
School and College Insurance



ECCLESIASTICAL

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