



engineering protect

key features summary

Engineering Protect Key Features Summary

Property Damage All Risks

Cover arranged on an 'All Risks' basis including accidental damage and subsidence.

Cover	Buildings, contents and stock	High umbrella limits or uplifted sums insured available
	Temporary removal of property insured including where stored away from the premises	£250,000
	Temporary removal of documents	£5,000
	Contract price for goods sold but not delivered	✓
	Customers goods at premises covered as stock	✓
	Damage to data processing equipment following damage to air conditioning facilities	✓
	Damage to fixed glass & neon/illuminated signs inc. temp glazing & boarding up	✓
	Damage following Faulty or Defective Workmanship	£25,000 in XS of 1 st £10,000 AOC
	Damage following Operational Error or Omission by the Insured	£25,000 in XS of 1 st £10,000 AOC
	New locks & keys following theft	£25,000 any one claim
	Refilling fire extinguishers & sprinklers	✓
	Theft damage to buildings not insured under this section	✓
	Stock seasonal increase (sums insured policy only)	125% of sum insured or additional £250,000
	Non-Ferrous Metals Stock automatic uplift (sums insured policy only)	Max limit 125% of declared stock
	Additional metered utility charges	£25,000
	Property at exhibitions worldwide (up to 15 days)	£50,000
	Trace and access costs following escape of water	✓
	Trace and access costs following escape of fuel oil	£25,000
	Damage to landscaped grounds	£500,000
	Sprinkler upgrading costs	20% of the value
	Theft damage to fabric of buildings including subsequent ingress of water	✓
	Business contents at employees home	£10,000
	Moulds, tools & dies	£250,000 UK (£100,000 EU)
	Additional replacement costs necessary to reduce Environmental Impact	Lesser of 115% of si or £250,000
	Damage from Molten Material Breakout	£25,000 AOC (£1,000 Excess)
	MetalWorkers Extension (£100,000 contents & stock at other UK metal workers premises)	£250,000 any one period
MetalWorkers Extension (£50,000 contents & stock at other EU metal workers premises)	£100,000 any one period	
Engineering extension: breakdown, explosion & collapse cover for non-manufacturing plant	£500,000 damage limit	
Engineering extension: explosion damage to own surrounding property	£2,000,000 damage limit	
Excess	Fire, lightning, explosion, aircraft, riot, civil commotion, strikes, locked out workers, persons taking part in labour disturbances or earthquake excess	£0
	Other insured damage excess	£250
	Subsidence excess	£1,000

Money & Assault

Cover for loss or damage to money

Cover	Theft by employee subject to discovery within 30 days	✓
	Crossed cheques and non-negotiable money	£5,000,000
	At premises in business hours, in transit or in bank night safe	£5,000
	In employees custody out of business hours	£500
	Out of safe in the premises outside business hours	£500
	In locked safe at the premises out of business hours	£1,000
	Cover for loss of money in custody of control of a security company where money is not recoverable under contract agreement	✓
	Cover for costs incurred for unauthorised use of bank cards	£1,000 any one claim

Death, injury, disablement or stress of employees following assault

Cover	Death, loss of limb, loss of sight	£40,000
	Permanent total disablement (per week for 104 weeks)	£300
	Temporary total disablement (per week for 104 weeks)	£100
	Temporary partial disablement (per week for 104 weeks)	£50
	The cost of professional counselling any one person (per hour up to £5,000)	£50

Business Interruption All Risks

Cover for loss of gross profit, including payroll and loss of gross rent following loss or damage insured under the Property Damage section.

Cover	Business Interruption	High umbrella limits or uplifted sums insured available
	Book debts	£250,000 standard limit
	Additional increased cost of working	£50,000 standard limit
	Suppliers premises	£500,000 UK & £250,000 EU (FLEA)
	Customers premises	£250,000 UK & £100,000 EU (FLEA)
	Contract sites	£250,000 UK & £100,000 EU (FLEA)
	Property stored away from the premises	£250,000 UK & £100,000 EU (FLEA)
	Property whilst in transit	£500,000 UK & £100,000 EU (FLEA)
	Exhibitions anywhere in the world	£100,000
	Company vehicles away from the premises	£500,000
	Patterns moulds & dies	£500,000 UK & £25,000 EU (FLEA)
	Loss of essential employee following death, injury or lottery win	3 months
	Loss of director, partner or principal following death or injury	3 months, max £25,000
	Prevention of access for over 12 hours caused by bomb scare, unlawful occupation by third parties or damage to property in the vicinity	£500,000
	Damage following Faulty or Defective Workmanship	£25,000 in XS of 1 st £10,000 AOC
	Damage following Operational Error or Omission by the Insured	£25,000 in XS of 1 st £10,000 AOC
	Damage to property in the vicinity which causes a fall in customer numbers	£100,000
	Full failure of public utilities (including terminal ends) for more than 12 hours reducing to only 4 hours for electricity, gas and water	£250,000
	Research & Development Costs	£250,000
	Specified illnesses, murder or suicide at the premises	3 months
Additional lease or rental charges	£50,000	
Fines & damages for late completion of orders	£50,000	
Reasonable costs of employing public relations personnel to deal with press announcements	3 months, max £10,000 any one claim	

Specified All Risks - Optional

Accidental loss or damage to tools and plant within Europe

Cover	Sums Insured	Various limits available
Excess	Standard excess	£250

Public & Product Liability

Your legal liability including defence costs and expenses for injury to any person, damage to third party property or interference with any right or way, light, air or water.

Cover	Public and Products Liability	Various limits of indemnity available
	Terrorism	Limit of indemnity or £5,000,000 whichever is less
	Indemnity to other parties	✓
	Joint insured cross liabilities	✓
	Overseas personal liability	✓
	Motor contingent liability	✓
	Health & Safety at Work - legal defence costs	✓
	Data Protection Act	✓
	Defective Premises Act 1972	✓
	Consumer Protection & Food Safety Acts - legal defence costs	✓
	Court attendance compensation:	✓
	- Directors	£750 per day
	- Employees	£250 per day
	Contractual Liability (excluding liquidated damages) where control of claim given to insurer	✓
	Manslaughter defence costs	£5,000,000
	Pollution Clean-up costs	£1,000,000
	Legionellosis Liability	£1,000,000
Legal liability following necessary movement of an obstructing mechanically propelled vehicle	✓	
Excess	Third party property damage excess	£500
	Third party property damage caused by heat excess	£1,500

FINANCIAL LOSS EXTENSION - OPTIONAL

Various limits of indemnity available for Financial Loss

Cover	Financial Loss	Various limits of indemnity available
Excess	Standard excess	10% subject to a minimum Of £1,000

Employers' Liability

Your legal liability including defence costs and expenses to employees for bodily injury, death, disease, illness, mental injury, mental anguish or nervous shock.

Cover	Employers' Liability	Various limits of indemnity available
	Terrorism	£5,000,000
	Indemnity to other parties	✓
	Health & Safety at Work – legal defence costs	✓
	Unsatisfied court judgements	✓
	Court attendance compensation:	✓
	- Directors	£750 per day
	- Employees	£250 per day
	Contractual Liability (excluding liquidated damages) where control of claim given to insurer	✓
	Manslaughter defence costs	£5,000,000

Accident

Compensation if employees suffer accidental bodily injury during the course of their employment.

Cover	Death	£50,000
	Permanent Total disablement	£50,000
	Loss of one or more limbs or the sight of one or both eyes	£50,000
	Loss of speech	£50,000
	Loss of hearing in both ears	£50,000
	Loss of hearing on one ear or loss of internal organ	£25,000
	Temporary Total Disablement (per week for 104 weeks)	£100

Goods In Transit - Optional

Damage to goods and hand tools in transit by your vehicles, by hauliers, rail or post, including loading & unloading and temporary storage up to 30 days whilst in transit.

Cover	Goods in Transit	Various limits of liability available
	Territorial Limit	British & Channel Isles & EU
	Drivers & passengers personal effects	£500 per person
	Sheets, ropes and packing materials	✓
	Transshipment and debris removal costs	✓
	Cover for loss or damage to goods forwarded under FOB conditions	period of 30 days from transit commencement
Excess	Standard excess	£250

Computer

Cover for material damage including breakdown of computer equipment; recompiling or repurchasing computer media; additional expenditure to prevent or minimise disruption to your business.

Cover	Material damage including breakdown	High umbrella limits or uplifted limits of liability available
	Computer media	£25,000 standard limit
	Additional expenditure	£25,000 standard limit
	Temporary removal of installed computers worldwide	£50,000
	Temporary repairs following a loss	£50,000
	Investigating repair or replacement options	£50,000
	Inadvertent omission to declare new computers to insurers	£100,000
	Recharging gas reservoirs	£50,000
	Damage to security devices following theft	10% of material damage limit or £50,000 whichever is less
	Additional lease or rental costs	£50,000
	Accountants fees in certifying any additional expenditure	£50,000
	Avoidance of impending damage	✓
	Damage following breakdown or derangement where no maintenance agreement exists	Max £10,000 or indemnity limit
	Ensuring computer media is compatible with new computer equipment	£50,000
	Rewriting computer media research & development	20% of computer media limit or £25,000 whichever is less
	Security guard cost following a theft claim	£10,000
	Loss of interest on transactions	10% of additional expenditure limit
	Fire Brigade charges	£50,000
	Cost of Recovery following theft	Lesser of £10,000 or 10% of loss
	Reward following successful recovery	£10,000
Additional replacement costs necessary to reduce Environmental Impact	Lesser of 110% si or liability limit	

	Payments on account	✓
	Waste disposal in compliance with WEEE Regulations	£25,000
	Damage by virus or hacking	£15,000
	Virus locations and removal costs	£5,000
	Standard excess	£250

PORTABLE EQUIPMENT AWAY FROM PREMISES EXTENSION - OPTIONAL

Cover	Laptops away from the premises	£100,000 in Europe and £50,000 Worldwide
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Commercial Legal Expenses

Cover for legal expenses, awards of compensation, data protection compensation awards, jury service allowances and witness attendance allowances (up to £1,00,000 any on period of insurance)

Covers	Employment disputes (including Employment Defence, Compensation Awards, Employment Service Occupancy & Breach of Restrictive Covenant)	£100,000
	Taxation proceedings	£100,000
	Taxation proceedings (Business Self Assessment Aspect Enquiry)	£2,000
	Criminal prosecution defence	£100,000
	Damage to premises	£100,000
	Data protection	£100,000
	Commercial tenancy agreement	£100,000
	Business licence appeal	£100,000
	Pension Trustee Defence	£100,000
	Employee's Civil Defence	£100,000
	Personal injury	£100,000
	Jury service allowance	£100 per day up to £5,000
	Witness Attendance Allowance	£100 per day up to £5,000
Excess	Contract Disputes (Small Claims Court)	£50,000
	Standard excess	£0
	Business Self Assessment Aspect Enquiry	£200
	Where Insured chooses an alternative Legal Representative	£500

Directors and Officers - Optional

Legal liability including defence costs arising from claims first made against Directors and Officers during the period of insurance for negligence including employment practice liability. Includes pollution defence costs.

Cover	Directors and Officers	£100,000
	Company Reimbursement	£100,000
	Investigation Additional Cover	£100,000
	Non-Executive Director Cover	Aggregate amount specified in schedule
Excess	Company Entity Cover (Optional)	As specified in schedule
	Standard excess	Variable

Terrorism - Optional

Damage to property insured or consequential loss occasioned by an act of terrorism

Cover	Limit of liability	As stated in Property Damage, Business Interruption and Specified All Risks Sections
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Theft by Employee and Fidelity Insurance - Optional

OPTION A - THEFT BY EMPLOYEE

Theft of money, goods or tools belonging to you or for which you are legally responsible by any employee and discovered within 30 days

Cover	Limit of Liability	£10,000
Excess	Standard excess	£250

OPTION B - FIDELITY INSURANCE

Theft of money, goods or tools belonging to you or for which you are legally responsible by any employee and discovered not later than 24 months after the termination of this section

Cover	Fidelity Insurance	Various limits of liability available
Excess	Standard excess	Variable

Engineering Inspection Contract - Optional

An examination of plant by an engineer surveyor and the provision of a report in accordance with the requirements of statutory regulations (where applicable)

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