

Digital Plant and Equipment

Summary of cover

This is a summary of our Plant and Equipment insurance cover and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

What is Plant and Equipment insurance?

Whether you own or hire in plant and equipment or are responsible for the movement of machinery we know how vital it is to your business to keep these items protected. This flexible policy can provide all risks cover for your own plant, legal liabilities in respect of hired in plant and loss or damage to machinery which is being moved.

Significant benefits and features

Plant and Equipment

Cover provided for:

- ✓ your own plant and equipment on either a specified item basis or blanket cover basis, and
- ✓ your legal liability in respect of hired in plant and equipment

Additional benefits/covers automatically included

- ✓ Settlement on a reinstatement basis for damage to your plant and equipment which is up to 24 months old
- ✓ Cover for your liability under the Construction Plant-Hire Association Contract Lift Conditions for damage to your property insured and contract goods
- ✓ Damage to property on demonstration or free loan to you
- ✓ Damage to your plant and equipment whilst being hired or loaned by you on an incidental basis
- ✓ Damage to plant and equipment whilst temporarily removed anywhere in the European Economic Area (up to a maximum period)
- ✓ Damage to contents within site huts or temporary buildings including installed computer and audio visual equipment
- ✓ Loss of fuel from bowsers
- ✓ Loss of keys

Machinery Movement

Cover provided for damage to machinery for which you are responsible which occurs during a defined operation. The following options are available:

- ✓ Dismantling
- ✓ Installation, including testing or commissioning
- ✓ Handling
- ✓ Resiting
- ✓ Positioning
- ✓ Transit, including loading and unloading

Additional benefits/covers automatically included

- ✓ Cover for sub-contractors in respect of damage to the property insured to the extent required by the conditions of the contract
- ✓ Costs and expenses incurred for removing debris, or clearing or repairing drains or service mains, following damage to the property insured
- ✓ Costs incurred by the insured whilst taking reasonable measures to avoid or mitigate impending damage which would otherwise have resulted in a claim
- ✓ Costs of rewriting or redrawing plans, drawings or other contract documents if they are lost or damaged

Significant exclusions & limitations

**The most significant exclusions & limitations are listed below.
Please refer to the policy wording for the full list of exclusions and limitations.**

Plant and Equipment

- ✘ Mechanical or electrical breakdown in respect of your own plant and equipment
- ✘ Damage to property insured whilst being used in connection with particular specified activities. Including but not limited to:
 - Aggregate extraction, mining or quarrying
 - Reclamation, recycling, scrap, waste or skip hire
 - Cement works
 - Timber or wood processing
 - Agriculture or farming
 - Arboriculture, forestry, gardening, landscape gardening, tree felling or lopping
 - Underground mining

Machinery Movement

- ✘ Damage caused by the use of any tool or process applied to the property insured during maintenance, repair, alteration, modification or overhaul
- ✘ Damage as a result of chipping of painted surfaces or scratching of any surface
- ✘ Damage to property insured due to its own electrical or mechanical failure or explosion
- ✘ Liquidated damages, fines or any other penalties under contract for delay or non-completion

Certain limitations apply to the policy. This will be shown on your schedule, for example:

The excess (the amount you have to pay on any claim).

Businesslaw – Online legal documents, templates and guides

Website - <https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help you manage your business effectively. Once insurance is in place with us, you will have access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

Your Obligations

This is a summary of the actions you must take to make sure your policy cover operates fully.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g., changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

How long does my Aviva Business Insurance run for?

Your policy will remain in force for 12 months from the date of commencement and for any period for which you renew the policy, as long as you continue to pay your premium.

Making a Claim

Should you need to make a claim under this policy, please contact us using the telephone number shown below:

During the hours of 9am to 5pm Monday to Friday please call: **0800 015 1498**

Or e-mail us at: **engineering.claims@aviva.com**

Or write to us at: **Aviva Engineering Claims, 4th Floor, The Observatory, Chapel Walks, Manchester, M2 1HL**

In all cases, please quote your policy number.

Calls to 0800 numbers from UK landlines and mobiles are free. For our joint protection telephone calls may be recorded and/or monitored.

How do I make a complaint?

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on **0800 023 4567** or visit their website at **www.financial-ombudsman.org.uk**, where you will find further information.

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover by providing 30 days' notice. To cancel your policy, please contact your insurance adviser.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See **fscs.org.uk**

