



**BRITISH
ENGINEERING
SERVICES**

ENGINEERING

Policy Summary

ENGINEERING

Policy Summary

This insurance is arranged and administered by British Engineering Services Limited.

Your Engineering Insurance policy is an annually renewable insurance, underwritten by Royal & Sun Alliance Insurance Ltd.

This policy provides Sudden and Unforeseen Damage cover for specified items of machinery.

It is important that property is maintained in accordance with the manufacturer's recommendations to prevent significant gradual damage. Policy cover will only apply where damage incurred is sudden and unforeseen.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations. For full policy details and our full terms and conditions please read your Policy Wording, a copy of which will be provided on completion of your contract, or at any time on request.

OTHER IMPORTANT INFORMATION

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy.
- Our complaints procedure.

TABLE 1 STANDARD FEATURES AND BENEFITS

The following will automatically be included in your policy according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations
<p>Insurance/Inspection of specified items of Plant & Machinery at Situations indicated in the schedule.</p>	<p>The Policy does not cover:</p> <ul style="list-style-type: none"> • Testing or Intentional Overloading • Fire (howsoever caused), Lightning, Earthquake, Flood, Aircraft, Theft, Explosion (other than pressure explosion). • Flue gas explosion. • Pollution or Contamination. • Corrosion or Erosion. • Wear & Tear. • Financial Loss. • Electronic risk.

TABLE 2 ADDITIONAL FEATURES AND BENEFITS

Extensions included in your Engineering Insurance policy:

Features and Benefits	Significant Exclusions or Limitations
<p>Own Surrounding Property damage - Damage to surrounding property belonging to or in the control of the insured resulting from Pressure Explosion.</p>	<p>Standard limit of £2,000,000.</p>
<p>Temporary Removal - Cover while the machinery is temporarily removed for repair, maintenance, overhaul or inspection.</p>	<p>Limited to £100,000.</p>
<p>Additional Property - Automatic cover for additional property of a similar type from the time of installation.</p>	
<p>Temporary Repairs/Expediting Costs - Reasonable costs for temporary repairs or expediting permanent repairs.</p>	<p>Limited to £25,000.</p>
<p>Multiple Lifting - Lifting operations involving more than one item of Lifting Plant.</p>	<p>Multiple lifting operations must comply with BS7121.</p>
<p>Cost of Replacement Equipment - Cost of hiring charges incurred for the necessary hire of substitute property.</p>	<p>Limited to £10,000.</p>
<p>Claims Investigation Costs - Reasonable costs for conducting investigations and tests in respect of possible repair or replacement.</p>	<p>Limited to £25,000.</p>
<p>Claims Preparation Costs - Reasonable costs for producing and certifying any particulars or details required.</p>	<p>Limited to £5,000.</p>

TABLE 3 GENERAL CONDITIONS AND EXCLUSIONS

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> • If there are any changes to your business, the premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being rejected. • Nuclear Risks, War, Viruses, Diseases and Pandemics are excluded • Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded. 	<p>All</p> <p>All</p> <p>Various</p>
Excesses and Limits	Policy Section
<ul style="list-style-type: none"> • Any excesses applicable to your policy are detailed in your Policy Wording. These amounts must be paid in the event of each and every claim. • Limits may apply to your policy, please refer to your Policy Schedule for details. 	<p>All</p>

OTHER IMPORTANT INFORMATION

LAW AND LANGUAGE APPLICABLE TO THE POLICY

English Law will be applicable to the contract of insurance between us, unless stated otherwise in your Policy's terms and conditions. The language used in this policy and any communication relating to it will be English and any dispute concerning the interpretation of this Policy shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

OUR COMPLAINTS PROCEDURE

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

OUR COMPLAINTS PROCESS

Step 1

Initially please contact your Broker or your usual business contact with your complaint.

Alternatively you can contact RSA direct as follows:

Email: iain.geekie@uk.rsagroup.com

or

Email: john.z.whitfield@uk.rsagroup.com

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that your concerns have not been resolved within this time, your

complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive Officer. Their contact details are as follows:

Post:

RSA Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

WHAT TO DO IF YOU ARE STILL NOT SATISFIED

If you are still not satisfied Royal & Sun Alliance Insurance Ltd is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone:

0800 0234567 (for landline users)
0300 1239123 (for mobile users)

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

Website: www.financial-ombudsman.org.uk

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

British Engineering Services Limited. Registered in England and Wales (No. 09299724) at 5 New York Street, Manchester, M1 4JB. Authorised and regulated by the Financial Conduct Authority.

This Insurance is arranged and administered by British Engineering Services Limited and is underwritten by Royal & Sun Alliance Insurance Ltd (No.93792). Registered in England and Wales at St. Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.