

Engineering Plant - Own

Summary of Cover

Insurance cover for your own plant and machinery



This is a summary of the Engineering Plant – Own policy and does not contain the full terms and conditions of the cover, which can be found in the policy documents.

It is important that you read the policy documents carefully when you receive them.

Name of the insurer

The insurer of the policy is Aviva Insurance Limited.

Type of insurance and cover

The Engineering Plant - Own policy offers you cover to provide you with protection that is tailored to your business needs.

Key Covers, Features and Exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy booklet.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy Schedule.

Right of Cancellation

You may cancel this policy at any time after the date we have received the premium, by providing thirty days notice in writing to us.

We may cancel this policy by sending thirty days notice to your last known address. You will be entitled to a refund of premium for the unexpired period provided there have been no claims.

If you do not pay the premium or there is a default under any relevant instalment agreement we may cancel the policy from the beginning of the period in respect of which the premium has not been paid.

How to Claim

If you need to make a claim please contact our 24-hour, 365-day-a-year Claims Service

Tel 0500 114477

For our joint protection telephone calls may be recorded and/or monitored.

Our Service to You

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. Full details of our complaints procedure will be set out in your policy booklet.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Plant - Own

Covers, Features and Benefits

Property Insured

Cover for loss or damage to plant and machinery owned by you and for which you are responsible

(Please refer to the Policy Wording for full terms and Conditions of cover)

Property Insured excludes

- Non-mechanical plant or portable hand tools or plant and machinery on demonstration or free loan to you unless specified in the Schedule
- Vehicles which require a Road Fund license or Certificate of Motor Insurance unless adapted primarily as a tool of trade
- Clothing and personal effects

Additional benefits automatically included

- Additional Plant
- Anti-theft and Security Devices up to £25,000
- CPA Contract Lift cover up to £25,000
- Immobilised Plant and Machinery up to 110% of the current market value of the plant and machinery
- Loss Avoidance Measures up to £25,000
- Loss of Keys up to £2,000
- Property Insured Hired Out - Pursuit of Recovery
- Protection and Removal
- Repairable Damage for Property Insured less than 12 months old
- Repair Investigation Costs up to £5,000
- Supplementary Expenses up to £25,000
- Temporary Removal to Europe up to 150 days and up to £100,000

Basis of settlement

Reinstatement for plant or machinery less than 12 months from the date of purchase as new provided that any plant or machinery other than Non-Mechanical Plant or Portable Hand Tools that is suitable for registration and marking under the Construction Equipment Security and Registration Scheme has been registered and marked.

Otherwise the basis of settlement is Indemnity.

Conditions

We will indemnify you when Property Insured is hired out only when the hire is under the Construction Plant-hire Association or Scottish Plant Owners Association Model Conditions or under written conditions no less onerous than these conditions

Exceptions and Limitations

Please refer to the Plant Own section of the policy booklet

We will not provide indemnity in respect of:

- Wear and tear or gradual deterioration
- Mechanical or electrical breakdown
- Expendable parts unless they are replaced as part of repairs for other Damage
- Damage on any airborne or waterborne vessel or platform other than whilst in transit by a roll-on roll-off ferry
- Damage to tyres caused by punctures or bursts or application of brakes
- Abandonment underground or underwater
- Damage caused by the use of one or more cranes unless the lifting operation complies fully with BS7121 or the current British standard

Specialist Claims Support

Engineering claims support is available from our specialist handlers who can be contacted on:

Manchester

0161 347 0103

Birmingham

0121 696 7836

or by emailing engineering.claims@aviva.co.uk

Available during office hours of 09.00 – 17.00
Monday to Friday, excluding Bank Holidays

For our joint protection telephone calls may be recorded and/or monitored.



Aviva Insurance Limited

Registered in Scotland Number 2116 Registered Office Pitheavlis Perth Scotland PH2 0NH

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.