



Engineering Inspection and Insurance

HSB is pleased to offer the following range of engineering inspection and insurance products.

Choose from a wide selection of services and covers tailor-made to suit individual requirements including:

- Inspection Services
- Breakdown
- Sudden and Unforeseen damage
- Explosion/Collapse
- Consequential loss
 - Loss of Profit
 - Loss of Revenue
- Computer Insurance
- Contractors Plant
 - Owned
 - Hired In
- Contractors All Risks
- Deterioration of Stock
- Chimney
- Machinery Movement

SUMMARY OF OPTIONS

This is only a summary of the coverage options. Please refer to HSBEIL standard policy wordings for full terms and conditions.

INSPECTION SERVICES

To comply with the growing list of legislative requirements.

Includes:

- Boiler and Pressure
- Lifting and Handling
- Local Exhaust Ventilation
- Power Presses
- Electrical Installations

SUDDEN & UNFORESEEN DAMAGE COVER

This includes:

- Breakdown
- Explosion/collapse
- Extraneous damage

Cover can be extended to include:

- Damage to own surrounding property
- Lifted goods
- Fragmentation
- Reinstatement/local authority clauses

Cover can also be arranged on an "all installed plant and machinery" basis.

CONSEQUENTIAL LOSS

Following breakdown or sudden and unforeseen damage to plant and machinery to protect the profit or revenue of the business.

Can be extended to include failure of utilities such as electricity, gas, water or telecommunications. Cover can be arranged on an "all installed plant" basis.

COMPUTER INSURANCE

Cover for computer and peripheral equipment:

- Breakdown
 - residual breakdown only, enabling the property insurance to cover the material damage perils.

In addition

- Increased Cost of Working
- Reinstatement of Data

Includes:

- Virus seek and destroy costs
- Additional rental charge
- Automatic cover up to £200,000
- All Risks including full theft is also available
- Virus cover is also available

CONTRACTORS PLANT

'All Risks' including accidental damage, fire and theft for contractors' own plant and for liability under contract for physical loss or damage to plant hired in, including continuing hire charges which may be incurred as a result of loss or damage.

CONTRACTORS ALL RISKS

Cover for contract works for machinery only as well as building works.

Extends to include own and hired in plant and employees tools.

Machinery installation contracts can be extended to include breakdown during testing and commissioning.

DETERIORATION OF STOCK

Cover for loss or damage to goods in cold store/freezer by deterioration or putrefaction following a rise or fall in temperature as a result of breakdown of refrigeration plant or failure of the electricity supply.

Excludes losses occasioned by fire, perils or theft.

MACHINERY MOVEMENT

Designed for one-off or regular movement of plant and machinery. Can include transit, positioning, re-siting, dismantling, loading, unloading and erection. For new plant cover can include testing and commissioning (although an Erection All Risks policy might be more appropriate).

To find out more about the services that HSB provide and the ways we help industry improve safety, reduce operating costs and improve efficiency, contact your local HSB office.

Alternatively contact the Marketing Manager on:

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**Don't leave it to chance
make sure you're protected with...**

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