

# ENGINEERING SOLUTIONS

Guide to Engineering Insurance and  
Inspection Services



Engineering insurance is a vital addition to the portfolio of products and services offered to your clients. At HSB Engineering Insurance we understand this. As the UK's specialist in engineering insurance and inspection our principle focus is to assist you and your clients in reducing engineering risks and optimising the efficiency of plant and equipment.

## Innovative Solutions

HSB Engineering Insurance, as part of Munich Re, provides innovative engineering and construction cover and inspection services tailored to your clients' needs. Our dedicated staff are committed to ensuring high quality service and client relationships that last. Our superior products, loss prevention, claims service and financial strength all add up to help protect your reputation and strengthen your competitive position.

### Our Offering:

- Wide range of engineering products and services available to help reduce risk and optimise efficiency of your clients plant and equipment
- Sophisticated engineering risk management solutions to address the unique underwriting and engineering needs of your complex accounts
- Proactive inspection service carried out by a network of technically expert engineer surveyors located throughout the UK and Ireland
- Dedicated and experienced staff who are easy to work with
- Regional offices providing direct access to local development teams and underwriters
- Single point of contact for your convenience enabling you to be responsive to your client's needs

### Our Credentials:

- HSB Engineering Insurance is a leading specialist provider of engineering insurance and inspection services in the UK, Ireland and Europe.
- Inspection services accredited by UKAS (United Kingdom Accreditation Service)
- UK-based arm of Hartford Steam Boiler, the equipment breakdown insurance and inspection market leader since 1866
- Part of Munich Re, a world leader in risk solutions, consistent risk management and financial stability
- Rated A+ (superior) by A.M. Best

## Summary of Covers /Services available

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### INSURANCE

**Equipment Breakdown and Damage** is available on an itemised or "all plant" basis and covers explosion, breakdown and accidental damage. Also included as standard is cover for own surrounding property following pressure explosion, re-siting of machinery, the costs of hiring a substitute item following a loss and a 25% escalation for replacement of equipment with a more efficient (greener) alternative.

**Business Interruption** covers including loss of profits/revenue or increased cost of working are available following equipment breakdown, damage and failure of utilities.

**Contractors Plant**, both owned and hired in, can be arranged as a separate cover or combined policy. Generous discounts on premiums and excess levels are available for plant fitted with approved immobilisers or tracking devices.

**Computer Cover** is available on an 'all risks' basis or on a restricted cover basis in order to dovetail with commercial insurances. Full theft cover (without a forcible and violent condition), full breakdown (without a maintenance agreement condition), and virus cover are included as standard.

**Contractors All Risks** is available on an annual or single project basis. Cover can accommodate machinery installation projects as well as the more traditional building projects. Additional cover options include owned and hired in plant, employee owned tools and personal effects, and employers/public/products liability.

**Deterioration of Stock** provides cover for loss of goods in cold storage following breakdown.

**Machinery Movement** is a tailor made cover designed for single or annual movement of Plant and Machinery.

**Renewable Energy Insurance Solutions** are available to cover construction and operational risks (including business interruption) for wind turbines, photovoltaic installations, biogas and anaerobic digestion plants and hydroelectric plants.

### INSPECTION AND CONSULTANCY SERVICES

**Inspection Services** to assist in compliance with Health & Safety legislation are available on boiler/pressure, lifting, electrical/mechanical, dust and fume extraction and power press equipment.

**Specialist Risk Management Services** include Health & Safety audits, asbestos surveys and noise assessments.

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## Engineering insurance and inspection services available

Most commercial and industrial businesses have plant, machinery or equipment which requires engineering insurance and inspection services.

Industry Type	Opportunities Insurance	Opportunities Inspection & Consultancy
<b>Construction</b>	Contractors Plant Contractors Combined Contractors All Risks (Annual or Single Project)	Inspection Services Health & Safety Consultancy
<b>Education</b>	Computer Deterioration of Stock Contractors All Risks (Annual or Single Project) Equipment Breakdown and Damage	Inspection Services Health & Safety Consultancy Asbestos Surveys
<b>Food and Drink</b>	Computer Business Interruption Equipment Breakdown and Damage Deterioration of Stock	Inspection Services Health & Safety Consultancy
<b>Leisure</b>	Computer Business Interruption Equipment Breakdown and Damage Contractors All Risks	Inspection Services Health & Safety Consultancy Fixed Wiring Inspections
<b>Manufacturing - Light/Heavy</b>	Equipment Breakdown and Damage Business Interruption Machinery Movement Hired in Plant Computer Contractors All Risks	Inspection Services Health & Safety Consultancy Fixed Wiring Inspections
<b>Medical</b>	Computer Equipment Breakdown and Damage Contractors All Risks Business Interruption	Inspection Services Health & Safety Consultancy Fixed Wiring Inspections Asbestos Surveys
<b>Motor Trade</b>	Equipment Breakdown and Damage Business Interruption	Inspection Services Health & Safety Consultancy Fixed Wiring Inspections
<b>Property</b>	Equipment Breakdown and Damage Computer Hired In Plant Property Owners Engineering Plus Contractors All Risks	Inspection Services Fixed Wiring Inspections Energy Efficiency Surveys Asbestos Surveys Health & Safety Consultancy
<b>Retail</b>	Computer Equipment Breakdown and Damage Business Interruption	Inspection Services Fixed Wiring Inspections Health & Safety Consultancy
<b>Service Industries</b>	Computer Equipment Breakdown and Damage Business Interruption	Health & Safety Consultancy Inspection services Fixed Wiring Inspections

## For more information contact your local HSB Engineering Insurance office:

London  
t: 020 7264 7000

Leeds  
t: 0113 388 4830

Ipswich  
t: 0845 345 5513

Glasgow  
t: 0845 345 5514

Birmingham  
t: 0845 345 5512

Belfast  
t: 0845 345 5516

Manchester  
t: 0845 345 5511

Bristol  
t: 0844 875 4260

Republic of Ireland  
t: 059 9722924

[www.hsbeil.com](http://www.hsbeil.com)

### HSB Engineering Insurance Limited

Registered Office: New London House, 6 London Street, London EC3R 7LP

Registered in England and Wales 02396114. Registered as a branch in Ireland 906020

HSB Engineering Insurance Limited is authorised and regulated by the Financial Services Authority in the United Kingdom

Inspection and Consultancy Services are provided by HSB Engineering Insurance Services Limited

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