



ENGINEERING MACHINERY

Policy Summary

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This policy is an annually renewable Machinery insurance, underwritten by RSA Insurance Ireland DAC. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

This policy can provide you with reinstatement or indemnity cover against physical loss, destruction or damage to machinery and plant.

The policy can provide cover in respect of:

- Breakdown to machinery and plant.
- Explosion and collapse of machinery and plant.
- Sudden and unforeseen damage to machinery and plant.
- Engineering Inspection Service
- Loss of Gross Profit.
- Loss of Gross Revenue.
- Deterioration of refrigerated stock.

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 upon completion of your insurance contract, or at any time on request.

Other Important Information

The section of the Policy Summary provides important information on:

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

Table 1 Standard Features & Benefits

The following will be included in your policy, according to the cover you have selected.

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>Standard Cover:</p> <p>Insurance in respect of damage to machinery and plant. In the event of an insured loss you will be covered for the value of the property destroyed, or the cost of repair, or, at the company's option, reinstatement or replacement, from any cause not excluded by your policy.</p> <p>In the event that the operation of the business is interrupted by an insured event, the company will pay the profit lost by the policyholder as a direct result.</p> <p>In the event that the operation of the business is interrupted by an insured event, the company will pay the revenue lost by the policyholder as a direct result.</p> <p>Insurance in respect of deterioration or putrefaction of stock in a cold store due to a rise or fall in temperature within the cold store.</p> <p>Plant and Machinery Inspection Service.</p>	<p>The Policy does not cover:</p> <ul style="list-style-type: none"> • Explosion resulting from chemical action. • Damage caused by liquid or gaseous fluid. • Damage due to lack of heat, light, power, steam, refrigeration or air conditioning. • Testing or intentional overloading or by the application of any tool during repair or overhaul. • Rubber tyres. • Cost of complying with building regulations. • Scratching of painted or polished surfaces and damage to non-metallic linings, pipes, hoses or ropes. • Breakdown of newly installed machinery and plant until 1 calendar month of trouble free running. • Failure of utilities due to the deliberate act of the utility authority. • Corrosion or erosion. • Pollution or contamination. • Fire, lightning, earthquake, flood, aircraft and other aerial devices, leaking or discharged automatic sprinklers, theft, explosion, other than in respect of the failure of utilities. • Radioactive contamination. • Riot, strike and civil commotion. • Solidification of materials. • Witness Testing & Design • Electronic Risks

Table 1a Additional Features and Benefits

Included in your Engineering Machinery Policy.

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<ul style="list-style-type: none"> • Additional property. • Costs of replacement equipment. • Debris removal. • Measures taken in avoidance of damage. • Pressure explosion damage to owned surrounding property. • Temporary removal. • Temporary repairs or expediting costs. • If multi-departmental, the cover will apply to each department affected by any insured event. • Automatic restoration of sum insured following a loss. • Decontamination or cleaning of cold stores following an insured event. • Removal and disposal of stock following an insured event. 	<ul style="list-style-type: none"> • A limit of £5,000 applies. • A limit of £1,000,000. • A limit of £25,000 applies. • A limit of £10,000 applies. • A limit of £10,000 applies. • Excluding cost arising from pollution or contamination. A limit of £25,000 applies. • Excluding cost arising from pollution or contamination. A limit of £25,000 applies.

Table 2 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 the policy wording/schedule.

Inspection services will be carried out in accordance with our standard terms and conditions which can be viewed and downloaded from: <http://www.rsacconnect.rsagroup.co.uk/engineering/enginspections.asp>
If you are unable to access these and require a copy please contact us. Please ensure you retain a copy of these terms and conditions for your future reference

GENERAL CONDITIONS & EXCLUSIONS

- 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.
- Nuclear risks and war are excluded.
- Electronic Risk

POLICYHOLDERS CONTRIBUTION AND LIMITS

- Any Policyholders Contribution or exclusion period applicable to your policy are detailed in your policy wording/schedule. These amounts must be paid in the event of each and every claim.
- Limits may apply to your policy, please refer to your policy wording /schedule for details.

IMPORTANT INFORMATION

Law applicable to the Policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

Financial or Trade Sanctions

RSA Insurance Ireland DAC is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Compensation

RSA Insurance Ireland DAC is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

Our complaints process

Step 1

If your complaint relates to your policy then please contact the sales and service number shown in your schedule. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns by close of the next business day. 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. Their contact details are as follows:

The Head of Compliance
RSA Northern Ireland Insurance Ltd
Law Society House
Victoria Street
Belfast
BT1 3GN

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress

- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Services is an independent body that arbitrates on complaints.

They can be contacted at:

Post: 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

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Services. This does not affect your right to take legal action, however, the Financial Ombudsman Services will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

RSA Insurance Ireland DAC is registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16 and regulated by the Central Bank of Ireland.