

# Why should your clients buy Engineering Computer, Machinery Damage and Business Interruption Sections?

Whilst the property section of our standard Policy offers comprehensive insurance protection against most perils, there are certain perils or events, associated with many forms of plant and machinery which are excluded. Allianz Commercial are pleased to confirm that further insurance protection (detailed below) is available should your client need to guard against these specialist risks.

## Computer Section

Property Exclusion?	Covered under our Computer Section
<p>The details shown below are a summary only. There are many other benefits in buying a separate Computer Section. Please contact your Business Developer and ask for a copy of the Policy Overview document or Section wording for an explanation of the extensive cover afforded by this Section.</p>	
<p>X It is normally a requirement for there to be signs of forceable and violent entry/exit for theft cover to operate</p>	<p>✓ Cover is provided for theft from the Insured's premises with no requirement to show signs of forcible or violent entry or exit</p>
<p>X *Operator Error and change in temperature. Property policies vary in the extent of cover they provide. If the equipment is covered then it is possible that the software and additional expenditure is not</p>	<p>✓ Cover is provided. The maintenance agreement may cover some incidents however it will not cover the consequences in terms of any software corruption and/or additional expenditure</p>
<p>X *Faulty or defective workmanship</p>	<p>✓ Cover is provided for computer equipment including any software corruption and/or additional expenditure however the cost of rectifying defects or errors in software is not covered</p>
<p>X *Breakdown, failure or derangement</p>	<p>✓ Breakdown cover is provided for portable computer equipment and desktop PC's. For all other computer equipment, provided the client has a maintenance agreement in force at the time, any form of breakdown excluded from such an agreement will be covered.  The cost of any resulting Corruption or necessary additional expenditure is covered whether the Property Insured is under a maintenance agreement or not.</p>
<p>X *Inherent vice and latent defect</p>	<p>✓ Cover is provided including any software corruption and/or additional expenditure</p>
<p>X Loss of information can be excluded in whole or part</p>	<p>✓ Cover is provided for software corruption and the resulting cost of recompiling data provided it is not caused by virus or hacking</p>
<p>X Power supply failure or fluctuation – if covered this may be limited to fire and specified perils</p>	<p>✓ Cover is provided on a full failure or fluctuation basis</p>
<p>X *Action of insects, rodents and other Vermin</p>	<p>✓ Cover is provided for damage to the Property Insured and any consequent corruption of software and/or additional expenditure</p>

\*however, subsequent damage (damage being sometimes limited to specified events) not otherwise excluded is generally insured.

## Computer Section (continued)

Property Exclusion?	Covered under our Computer Section
<p>The details shown below are a summary only. There are many other benefits in buying a separate Computer Section. Please contact your Business Developer and ask for a copy of the Policy Overview document or Section wording for an explanation of the extensive cover afforded by this Section.</p>	
<p>X Telecommunication systems failure – if covered this may be limited to fire and specified perils</p>	<p>✓ Cover is provided for additional expenditure following physical damage to systems within or external to insured locations</p>
<p>X Computers are covered as basic "contents" without any of the specialist necessary forms of cover required to protect computers and data media.</p>	<p>✓ Computer cover is self contained in one Section and includes cover for the cost of recompiling data following loss distortion corruption or erasure plus many other unique extensions which are not generally provided under a Property Damage Policy</p>

## Engineering Machinery Damage and Business Interruption Sections

Property Exclusion?	Machinery Damage Section	Business Interruption Section
<p>In addition to the details shown below, there are many other benefits in buying a separate Engineering Material Damage and Business Interruption Sections. Please contact your Business Developer and ask for a copy of the Policy Overview document or Section wording.</p>		
<p>X Explosion of pressure plant due to internal steam pressure is an exclusion on most standard Property Damage Sections.</p>	<p>✓ The Section specifically covers explosion of pressure plant due to internal steam pressure</p>	<p>X Business Interruption following steam explosion is excluded as it is usually covered under the Property BI Section</p>
<p>X *Damage or Business Interruption due to operator error is not covered under most standard Property Sections</p>	<p>✓ Damage due to operator error is covered as standard</p>	<p>✓ Business Interruption following operator error is covered as standard</p>
<p>X *Damage or Business Interruption due to defective materials or workmanship is an exclusion on most standard Property Sections</p>	<p>✓ Breakdown due to a defect in the manufacture of an item or the materials used and the financial loss that may result is provided as standard cover</p>	<p>✓ Business Interruption following breakdown or steam explosion due to a defect in the manufacture of an item or the materials used is provided as standard cover</p>
<p>X Joint leakage, cracking, fracturing or overheating of boilers or other steam plant is an exclusion on most standard Property Damage and BI Sections</p>	<p>✓ The Section provides cover as standard</p>	<p>✓ Business Interruption cover is provided as standard</p>
<p>X *Overheating or electrical burnout of plant or machinery is an exclusion on most standard Damage and BI Sections</p>	<p>✓ Again, cover is provided as standard</p>	<p>✓ Again, Business Interruption cover is provided as standard</p>
<p>X Business Interruption following the failure of the gas electricity or water supply can be provided as an extension. Some insurers limit the cover to specified perils, others require significant time franchises or excesses.</p>	<p>Not generally relevant, however, provided Sudden &amp; Unforeseen Damage is insured, any damage to machinery caused by power fluctuations, or by gas or water problems, is covered.</p>	<p>✓ The Section can also extend to cover Business Interruption following the failure of gas, electricity and water. Business Interruption is not limited to specified perils and franchises and excesses are negotiable.</p>

\* subsequent material damage not otherwise excluded is generally insured as is resulting Business Interruption provided there is actual subsequent damage as defined.

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