

Engineering Insurance

Buildings can contain plant and machinery requiring annual or bi-annual statutory inspections under Health and Safety legislation.

This equipment can include:

- Passengers and goods lifts
- Communal hot water and heating boilers
- Air source heat pumps
- Unvented cylinders – statutory inspection if over 100 °C
- Calorifiers – statutory inspection if over 100 °C
- Expansion vessels – if over 250 bar/litres
- Pressurisation units – if over 250 bar/litres
- Water and sewage pumps
- Air conditioning units
- Gates
- Other plant including car stackers, rainwater harvesters and wind turbines

Plant will often have a maintenance contract and the associated contractor can carry out the inspections, however, this can also be done via the Engineering Insurance Policy. This keeps the inspections separate from the maintenance, which clients sometimes prefer as they compliment each other.

As well as inspections, the Engineering Insurance Policy can also cover incidents that are not covered under the Buildings Insurance Policy i.e. explosion of communal boilers and mechanical breakdown of lifts, providing it is not caused by wear and tear or defective workmanship.

Engineering Insurance provides cover up to a limit of indemnity for any one claim or incident rather than having a set sum insured. Excesses are typically £100 to £250 and Value Added Tax is applicable to the inspection element (as opposed to insurance premium tax).

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