

# Engineering Insurance



## What is it?

Engineering insurance covers the cost of repair of those items of plant where there is an element of breakdown. A good example where Engineering insurance is advisable is where you are using a crane and its breakdown could result in loss of income due to delay of a project.

## Who needs it?

Engineering insurance is required by contractors who are bringing their own (or hired) equipment onto a site to work on a contracted project to extend public liability cover, as this does not normally include the use of mechanically propelled vehicles.

How engineering equipment is defined will depend on several factors. For example, a forklift truck may be classed as engineering equipment if it remains solely within a warehouse, but if it is used in a yard to which the public have access it must then be insured as a motor vehicle. Certain items of engineering equipment that can also be classed as a motor vehicle (for example a cherry picker) are insured as a Tool of the Trade extension to a motor policy.

We will help you determine the appropriate insurance requirements for your workplace.

## What does it cover?

Engineering insurance covers the cost of repair of the items included in the policy. In addition to this policy you should consider taking out Engineering Consequential Loss, which also covers loss of income you suffer because of your inability to continue working while the equipment remains out of use.

## What does having Engineering Insurance mean to you?

By having this cover in place, you can be sure that you are protected from financial loss if any equipment you own or hire breaks down during a project.

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# Engineering Inspection



## What is it?

There is a statutory legal requirement to perform periodic inspections on certain types of plant or equipment. If an accident occurs when equipment has not been properly maintained, you may not be protected by your Public Liability policy.

## Who needs it?

Anyone with plant or machinery on site will require these to be regularly inspected to ensure the safety of all those involved. These inspections can be performed by a competent person sourced locally or can be undertaken by your insurer.

## Examples of plant or equipment requiring regular inspection

- Lift
- Power Press
- Exhaust ventilation Plant
- Stored air or steam pressure
- Plant fitted with hydraulics, chains, wires or ropes.

There are regulations that state precisely what plant and equipment requires inspection. We will be happy to advise you on this.

## Why choose rhg Insurance Brokers for your engineering inspection?

Whoever performs your plant and equipment inspections takes on responsibility to do the work in a timely and competent manner and is responsible for any advice given. This offers you the peace of mind of knowing that your equipment will be professionally inspected on an appropriate maintenance schedule and should any claims arise this can be managed efficiently as rhg Insurance Brokers would have full details of the maintenance records.

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