



Policy Summary

Commercial Combined Insurance

Section 10 – Equipment Breakdown

This section applies **ONLY** if the policy schedule shows that “Section 10 – Equipment Breakdown” is operative.

This policy summary provides key information about Section 10 – Equipment Breakdown which you should read.

It does not contain the full terms and conditions of the section, which can be found in your insurance policy document.

The insurer for this section is HSB Engineering Insurance Limited.

This policy is valid for 12 months and is renewable annually.

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Cover for damage to equipment built to operate under vacuum or pressure or used for the generation, transmission or utilisation of energy caused by:</p> <p>Breakdown, power disturbances, explosion or collapse, operator error.</p> <p>Additional costs to repair or replace property contaminated by a hazardous substance (limit £10,000).</p> <p>Breakdown of computer equipment (limit £250,000) including reinstatement of data (limit £25,000) and additional costs to minimise or prevent interruption (limit £25,000).</p> <p>Business Interruption following such damage to equipment or computer equipment (limit £50,000).</p> <p>Damage to your own surrounding property due to steam explosion (limit £1,000,000).</p>	<p>The excess shown in the schedule.</p> <p>Any manufacturing production or process equipment.</p> <p>Electronic equipment used for research, diagnostic, treatment, experimental or other medical or scientific purposes.</p> <p>Damage caused by testing of any boiler or pressure vessel or of any type of electrical equipment.</p> <p>Damage caused by any virus.</p> <p>Damage caused by depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions.</p> <p>Damage recoverable under the maintenance agreement or any warranty or guarantee.</p> <p>Damage to any electricity generating equipment other than emergency backup power or wind turbines less than 10kw or photovoltaic equipment less than 50k</p>

Claims

In the first instance claims should be notified to Davies Managed Systems, 2nd Floor, East Court, Riverside, Park, Stoke-on-Trent ST4 4EY. Tel: 0844 856 2035 Fax: 0844 856 2005.

Complaints Procedure

Any complaint that you may have should in the first instance be addressed to the Broker who arranged this cover for you.

Please quote your policy number in all correspondence so that your complaint may be dealt with speedily.

If you remain unhappy with the way in which your complaint has been handled or its outcome then you may refer your complaint to the Group Operations Manager of HSB Engineering Insurance Limited, Chancery Place, 50 Brown Street, Manchester, M2 2JT Tel: 0845 345 5510 Fax: 0845 345 5610 or e-mail us at complaints@hsbeil.com.

If after contacting HSB Engineering Insurance Limited you are still dissatisfied then you may be able to refer your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Tel: 08000 234 567. Further information is available from them.

Our Head and Registered Office is:

HSB Engineering Insurance Limited, registered in England and Wales: 02396114, New London House, 6 London Street, London, EC3R 7LP. Registered as a branch in Ireland: 906020. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.