

# Purpose built cover for equipment breakdown insurance



## Who is SURA Engineering?

SURA Engineering provides purpose built Equipment Breakdown Insurance for fixed plant and equipment. Our team of dedicated specialist underwriters understand what it means for a business when equipment breaks down or fails. Our policy provides blanket breakdown cover along with Business Interruption and Perishable Property cover all provided with a high level of service and promises that brokers and clients can always rely on.

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## Coverage

A modern approach to the insurance of fixed machinery and electronic equipment. A broad, simple offering which covers breakdown of fixed assets and resultant loss of business income. Cover is available for a wide range of commercial and industrial risks.

### Product:

- ▶ Equipment Breakdown Insurance including Business Interruption and Perishable Property

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## Appetite

- ▶ All types of fixed plant and equipment risks
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## Take advantage of

- ▶ Full Asset Protection for all fixed equipment owned, leased or operated by the insured
- ▶ No exclusion for coin operated, Gaming Machines, computer or other electronic breakdown
- ▶ Cover for Reinstatement of Data following Breakdown
- ▶ Full cover for Business Interruption following Breakdown — a major consideration in the case of, say, main switchboard failure
- ▶ No exclusion for reticulated wiring, transformers or switchboards
- ▶ Service Interruption cover, ie: Consequential Loss following Breakdown of Electricity, telephone, sewer, water systems within a 1,000 metre distance of the insured property, whether equipment is owned by the Insured or not
- ▶ No Obsolescence clause
- ▶ No Coinsurance clause
- ▶ Professional claims adjustment and loss prevention advice

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## Contact us

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Information contained in this document is intended as a guide only. Acceptance is subject to our underwriting guidelines and the specific terms and conditions as outlined in our policy wordings. For more information about our products, please contact your SURA Engineering representative.