

Property – equipment breakdown insurance

Policy summary

Policy wording ref: WD-PROF-UK-EQB(2) 16091 01/21

Key benefits: what risks are you protected against?

Equipment breakdown insurance protects you when your business equipment at the insured premises suffers electrical or mechanical breakdown. We will pay you for equipment breakdown occurring during the period of insurance, up to the amounts shown in the policy schedule.

We will pay for:

- electrical or mechanical breakdown of your equipment, including computers, at the premises;
- electrical or mechanical breakdown of your computers anywhere in the UK;
- the costs of reconstituting your electronic records and data as a result of electrical or mechanical breakdown of equipment or computers, provided a back-up is made at least once a week;
- failure of oil and water storage tanks at the premises, including connected pipework.

Significant or unusual exclusions and limitations

You must take reasonable steps to comply with relevant legislation and manufacturers' instructions for your insured equipment, computers, oil tanks and water tanks.

We will not pay for any:

- vehicle, other than aircraft, floating vessels or fork-lift trucks;
- equipment manufactured by you for sale;
- loss or damage recoverable under any maintenance agreement, warranty or guarantee or which would be recoverable but for a breach of your obligations.
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease, including any fear or threat of such an incident;
- loss or damage arising from any cyber attack, hacker, social engineering communication or failure of electronic equipment to recognise, process or store any data.

Please read the policy for details of terms in full.