

# Schedule for Your Engineering Policy

Produced on 22 January 2024

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## Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

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## Policyholder Details

<b>The Policyholder</b>	M & M Medical Ltd
<b>Contact address</b>	B4 Heol-Y-Twyn Talbot Green Business Park, Talbot Green CF72 9FG
<b>The Business</b>	Installation of Medical and Laboratory Systems

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## Policy Details

<b>Policy number</b>	100751920ENG
<b>Effective date</b>	27 January 2024
<b>Expiry date</b>	26 January 2025
<b>Annual premium (excluding Insurance Premium Tax)</b>	
<b>Insurance Premium Tax</b>	
<b>Total amount due</b>	

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## Insurance Adviser Details

<b>Your Insurance Adviser</b>	GALLAGHER WALES CORPORATE 1ST FLOOR, BUILDING ONE EASTERN BUSINESS PARK ST MELLONS CARDIFF, CF3 5EA
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## Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

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## Summary of Cover

<b>The Policyholder</b>	M & M Medical Ltd
<b>The Business</b>	Installation of Medical and Laboratory Systems

There may be differences in the cover selected between premises, so please check the details carefully.

### Sections You have chosen to cover:

Plant and Equipment



Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: St Helen's, 1 Undershaft, London EC3P 3DQ. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

**Other sections available that You have chosen not to cover:**

Machinery, Computer, Renewable Energy, Cyber, Terrorism, Inspection Service

**Conditions**

***The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated***

**Claims Procedure**

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
  - (a) 30 days, or
  - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

**Subjectivity Condition**

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

**Contact Details for Claims and Help****Do You or Your employees use a Smartphone or Tablet Device?**

Why not scan the QR Code and store Our contact details directly to Your device?



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## Contact Details for Claims and Help *(continued)*

**Services**

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

**Making a Claim**

Should you need to make a claim under this policy, please contact us on **0800 015 1498**. Lines are open 9am to 5pm Monday to Friday.

Or e-mail us at: [engineering.claims@aviva.com](mailto:engineering.claims@aviva.com).

Or write to us at: Aviva Engineering Claims, 4th Floor, The Observatory, Chapel Walks, Manchester, M2 1HL.

In all cases, please quote your policy number.

**Legal and Tax Helpline 0345 300 1899**

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

**Risk Solutions Helpline 0345 366 6666**

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

**Counselling Service Helpline 0117 934 0105**

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

**Website - <https://avivabusinesslaw.farill.io/>**

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

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## Plant and Equipment

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### Machinery Contract Works Cover

**Contract Description**

Installation of Medical and Laboratory Systems

**Estimated Turnover**

£3,500,000

**Maximum Contract Price**

£750,000

**Maximum Contract Period**

12 months

**Excess**

You will pay the first £1000 for all claims unless otherwise stated.

You will pay the first £1000 in respect of theft, attempted theft and malicious damage.

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## Operations

Installation	Installation Period	12 months
Maintenance	Maintenance Period	12 months
Testing	Testing Period	28 days

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Testing Excess

£2,000

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## Endorsements applying to this Section *(subject otherwise to the terms and conditions shown in Your policy).*

### **Consecutive Damage**

Any Damage to Property Insured at The Premises during the consecutive period of 72 hours caused by earthquake, storm, flood or other water damage, subsidence or collapse will be considered as one occurrence of Damage for the purpose of applying any Excess.

## Clauses and Conditions Schedule

### Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

## Plant and Equipment

### Clauses

#### Machinery Contract Works Clauses

**Clauses applying to all Machinery Contract Works on cover** (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in the Machinery Contract Works Cover within Your Policy wording:

Additional Interests, Cover to Sub-Contractors, European Union and Public Authorities, Free Issue Materials, Marine 50/50, Professional Fees – Machinery Contract Works

The following clauses are applicable and are displayed in full in the Machinery Contract Works Cover within Your Policy wording with the information below explaining any values relating to each of them:

<b>Debris Removal – Machinery Contract Works</b>	Percentage of the Estimated Original Contract Price	25%
<b>Expediting Expenses</b>	Percentage of the amount We have or agreed to pay	25%
<b>Loss Avoidance Measures – Machinery Contract Works</b>	Percentage of the Estimated Original Contract Price	5%
	Maximum payable any one event	£25,000
<b>Redrawing Plans or Documents</b>	Maximum payable any one claim	£50,000
<b>Temporary Repairs</b>	Percentage of the amount We have or agreed to pay	15%
	Maximum payable any one claim	£25,000

### Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

#### The following Condition applies to all Sections

##### Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

## Plant and Equipment

### Machinery Contract Works Cover

The following Conditions apply to the Machinery Contract Works Cover under this Section

#### Cessation of Work

If, for whatever reason, construction work at the Contract Site is suspended or stopped, You must notify Us within 30 days of the suspension or stoppage.

We may at Our option

- 
- (1) modify Your premium
  - (2) amend the terms and conditions of this Section
  - (3) require You to make alterations to the Contract Site and/or the Works
  - (4) exercise Our right to cancel Your policy under Policy Condition Cancellation

If, in the event of any claim for Damage, You have failed to advise Us that construction work at the Contract Site has been suspended or stopped, and the suspension or stoppage has been in excess of 30 days, We may at Our option avoid the claim.

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**Non-Ferrous Metals Condition**

We will not cover You in respect of the theft or attempted theft of Property Insured comprising unfixed non-ferrous metals of any description unless at the time of Damage

- (a) Your Responsible Person is on site,  
or
- (b) such Property Insured is contained in a securely locked container or building.

Responsible Person means You or any person authorised by You to be responsible for the security of the Contract Site.

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**Notifications of Contracts**

You must provide Us with details of any Contract where the Estimated Original Contract Price exceeds £2,500,000 at least 14 days in advance of the commencement of the Contract.