

Flexible Engineering Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Flexible Engineering Policy

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. Please ensure that you read them carefully.

What is this type of insurance?

This Policy covers damage to statutory machinery and plant installed at your premises on a specified basis



What is insured?

- ✓ Sum Insured as detailed in the Policy Schedule
- ✓ Fragmentation Damage to your own surrounding property up to €127,000
- ✓ Pressure Explosion and/or collapse up to €635,000
- ✓ Breakdown up to €635,000
- ✓ Sudden and unforeseen causes up to €635,000
- ✓ Damage to own property following explosion and/or collapse up to €1,300,000
- ✓ Fire, lightning, earthquake, flood, aircraft, theft and explosion up to €32,000 for items temporarily located away from the premises
- ✓ Temporary repairs and/or expediting costs up to €13,000
- ✓ Debris Removal up to 10% of the Hardware Sum Insured or €65,000 whichever is the lesser
- ✓ Reasonable costs incurred to mitigate a loss
- ✓ Cost of hiring-charges incurred by the Insured for the necessary hire of substitute Property
- ✓ Automatic reinstatement of the Sum Insured at nil additional premium for losses up to €6,500



What is not insured?

- Fragmentation
 - ✗ Chemical action or ignition
 - ✗ Damage resulting from lack of heat light power steam refrigeration or air conditioning
- Damage to own property
- Damage from liquid or gaseous fluid
- Breakdown
 - ✗ Sudden and unforeseen damage
- All
 - ✗ Testing overloading and repair
 - ✗ loss of profit/revenue
 - ✗ Fire, lightning, earthquake, flood, aircraft, theft and explosion
- Insured's Contribution/Excess
- War and Terrorism
- Pollution or contamination
- Corrosion or Erosion
- Wear and Tear
- Scratching
- Riot Strike and civil commotion
- Radioactive contamination
- Cost of complying with Building Regulations
- Sonic Bangs
- Electronic Risk



Are there any restrictions on cover?

- ! Multiple Lifting – you must comply with BS7121



Where am I covered?

You are covered in Republic of Ireland, The United Kingdom, The Isle of Man and The Channel Islands



What are my obligations?

You must

- decide the sums insured
- make an annual declaration at renewal date
- disclose any material information
- take reasonable precautions to prevent damage or loss of information
- maintain the Property in good order and in an efficient operating condition
- observe manufacturers and/or suppliers instructions for use, storage or transit
- take responsibility for any test or inspections that are required by any statute or regulation
- give immediate notice in the event of a loss
- advise us as soon as you become aware of any alteration which may increase the risk of Damage
- advise us if your interest in the risk ceases
- advise us if the business is being wound up



When and how do I pay?

Please contact your Insurance Broker or us on 1890 290100 to discuss the payment options available to you



When does the cover start and end?

The start and end date is stated on the documents you receive from us.



How do I cancel the contract?

You may cancel your policy by:

- contacting your Insurance broker
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule