

SUDDEN & UNFORESEEN DAMAGE SECTION

Summary of Cover

A cover to protect specified machinery against explosion and other sudden and unforeseen damage which is not covered by a standard material damage policy.

Cover Summary

This document is a summary of the insurance provided by the Sudden and Unforeseen Damage Section of our Commercial Combined Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of cover in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

This document should be read in conjunction with the Commercial Combined - General Conditions Summary of Cover.

Features and Benefits		
Cover Offered	Standard Cover	Optional Cover
Cover for specified machinery in respect of <ul style="list-style-type: none"> a) Explosion b) Collapse (sudden dangerous distortion caused by crushing stress by force steam or other fluid pressure) c) Breakdown (failure, breaking, distortion, burning out) causing sudden stoppage d) Fracturing by frost making machine inoperative e) Severance of rope (excluding breakage or abrasion) 	Up to Sums Insured nominated by the Insured	
Cover provided at premises and whilst temporarily elsewhere in the European Community or European Free Trade Area	✓	
Cover on replacement basis if machinery is <ul style="list-style-type: none"> a) boiler pressure plant b) other machinery less than 3 years old c) damage is caused by explosion to other property of the Insured excluding Stock All other cover is on a market value basis	✓	
Automatic new additions cover – conditions apply	✓	

Features and Benefits		
Cover Offered	Standard Cover	Optional Cover
Temporary repair costs	50% of cost of normal repair or £2,500 in respect of machinery or £50,000 in respect of all other property whichever is less	
Repair cost investigation expenses	£25,000 per period of insurance	
Debris removal costs	£25,000 or 20% of cost of damage whichever is less	
Costs incurred in exceptional loss avoidance measures	✓	
HSB Houghton Engineering Services Ltd will carry out statutory inspections of plant where contracted to do so		✓

Significant or Unusual Exclusions and Limitations	
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Reasonable precautions, maintenance and compliance with statutes conditions apply	
All lifting operations must comply with BS7121	
Alterations to machinery must be notified to AXA Insurance	
Premiums may be adjustable based on declarations	
Correct Sums Insured must be advised or your claim payment may be reduced	
Date Recognition and Terrorism Exclusion	
Damage caused following intentional act/wilful neglect/intentional overloading/testing and experiments causing abnormal conditions by the Insured	
Gradually operating causes	
Penalties for delay/lack of performance	
Riot strike and civil commotion	
Airborne or waterborne craft and machinery thereon	
Consequential loss	
Damage to supporting structures, computer equipment (unless controlling the manufacturing process) superheaters and piping, parts requiring periodic renewal (unless further damage occurs at the same time), equipment serviced/processed/manufactured as part of the Insured's business	
Damage during erection, dismantling, re-siting, transport or removal	
Damage to safety devices due to their functioning	
Damage caused by maintenance work	
Damage at Insured's premises as a result of fire, lightning, aircraft or other aerial devices, malicious damage, theft, earthquake, storm, flood, escape of water, impact & sprinkler leakage	
Limitations to your cover may apply; these will be advised to you	

Excesses	
Standard Section Excesses (Higher amounts may apply)	
All losses	£100

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