



# Plant & Equipment and Computer



# Introductions

## **Sarah Kent**

Digital Trading  
Manager

## **Sarah Johnson**

Specialty Lines Digital  
Underwriting  
Manager

## **Philip Green**

Regional Engineering  
Senior Underwriter

# Digital Capability

# Digital Capability

Our commitment is to make it easier to trade with Aviva online, no matter how a broker chooses to place their business. Here's a look at the Aviva digital products an where, and the support available.

Commercial Lines	Fast Trade	Acturis eTrade
Self-employed	✓	✓
Shop & Salon	✓	✓
Office & Surgery	✓	✓
Property Owners	✓	✓
Commercial Combined	✓	✓
Minifleet	✓	✗

Specialty Lines	Fast Trade	Acturis eTrade
Computer	✓	✗
Freight	✓	✗
Cargo	✓	✓
Group PA & Bus Travel	✓	✓
Management Liability	✓	✓
Professional Indemnity	✓	✗
Cyber	✓	✓
Plant and Equipment	✓	✓

Functionality	Fast Trade	Acturis eTrade
Insurer-led renewals	✓	✓
Submit to U/W	✓	✓
Premium flexibility	✓	✓
Commission flexibility	Minifleet/Man Liab/Group PA/PI/Cyber/P&E	Man Liab/Group PA/Cyber/P&E
Live chat	✓	✗
Dedicated team	✓	✓
Quote versioning	✓	✗
Prospecting	✓	✗
Cross-sell	✓	✗
Online2offline	Commercial Combined/Property Owners	Commercial Combined
Under Insurance Flag	Property Owners/Office & Surgery/Shop & Salon/ Commercial Combined	✗

Contact our digital teams on **0800 015 2578**

To register for Fast Trade access please visit [Aviva Broker: Fast Trade - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/broker/fast-trade). For further information on accessing our eTrade products via Acturis please visit [Aviva Broker: Integrated Trading - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/broker/integrated-trading)

# Digital Specialty Lines

# Service you can count on

## More support than ever



12 specialist trained UW's  
across Speciality Lines

## Flexibility



Phone



E-mail



Live Chat



M-F 9-5

## Great outcomes

- 60 mins on referrals
- Max 24-hour email response – frequently within the hour
- Speedy response times with both telephone and live chat wait times under 30 Secs





# Chris Vine – Senior Specialty Lines Manager

## Kat Halbert – Head of Digital Operations



**Sarah Johnson**  
Underwriting and  
Performance  
Manager

Sarah has worked for Aviva since May 2004 and as the Digital Specialty Lines Underwriting Manager since March 2020 and has recently expanded her role to include the performance side of SL Digital

**Lisa Caton**  
Trading Underwriter

Lisa joined the team in January 2021 having previously worked as a marine underwriter.

**Stewart Hares**  
Trading Underwriter

Stewart has worked for Aviva for almost 30 years and joined the Digital team in 2018 from the regional engineering team.

**Safdar Ali**  
Trading  
Underwriter

Safdar has worked for Aviva since 2006 and joined the Digital team in 2018 from the regional engineering team.

**Jane Hulbert-  
McQuaide**  
Trading Underwriter

Jane has worked for Aviva since 1989 in a variety of roles. Jane joined the Digital team in 2018 from the regional engineering team.

**Susan Freer**  
Trading Underwriter

Sue has worked for Aviva since March 2000 and moved into the Digital team from the regional marine team.

**Fahmina Mimme**  
Trading Underwriter

Mimme has worked for Aviva for almost 5 years having worked previously in a customer service role

**Mark Blackburn**  
Trading Underwriter

Mark has worked for Aviva since 2014 and moved from our Motor Claims teams to our Digital team in 2022.

**George McAlindon**  
Trading Underwriter

George has worked for Aviva for almost 5 years and moved from our Life team in 2022.

**Saqib Ali**  
Trading Underwriter

Saqib joined us in December 2022 having worked previously in a customer service role

**Kelly Fleming**  
Trading Underwriter

Kelly joined us in January 2023 having previously worked in a doctors surgery

**Ryan Johnston**  
Trading Underwriter

Ryan joined us in January 2023 having worked previously in a customer service role

**Ben Scarborough**  
Trading Underwriter

Ben joined us in January 2023 having worked previously in a customer service role

**An introduction to  
Plant & Equipment**





# Spotlight on Plant & Equipment

Your Plant and Equipment	Hired in Plant and Equipment
<ul style="list-style-type: none"><li>• Insures Plant and Equipment owned by your client</li><li>• Specified and blanket basis or a mixture of both options available</li><li>• Sum Insured/Limit of Indemnity up to £1m</li><li>• 3 Plant usage options – at contract sites, own premises only and hired out</li><li>• Hired out Conditions – Contractors Plant Association, Scottish Plant Owners Association, Hire Association Europe, Other and None</li><li>• All risks cover excluding breakdown</li></ul>	<ul style="list-style-type: none"><li>• Insures Plant and Equipment hired in by your client</li><li>• Up to £250,000 Annual Hiring Charges</li><li>• Selectable limits of £250k, £500k and £1m</li><li>• 3 Plant usage options – at contract sites, own premises only and hired out</li><li>• Hired out Conditions – Contractors Plant Association, Scottish Plant Owners Association, Hire Association Europe, Other and None</li><li>• Legal Liability – it's all about the hire conditions</li><li>• Continuing hiring charges paid until the claim settled</li></ul>

# Additional Benefits

## Plant and Equipment

- 2 Years reinstatement basis of settlement in respect of plant purchased as new
- Damage to plant and equipment whilst temporarily removed anywhere in the European Economic Area – 150 days up to £100, 000 Sum Insured
- Damage to property insured on demonstration or free loan - £25,000
- Damage to your plant and equipment whilst being hired or loaned by your client on an incidental basis - £25,000
- Loss of fuel from bowsers - £5,000
- Loss of keys - £2,000
- Damage to contents within site huts or temporary buildings - £25,000

# Underwriting Appetite - Trade

## Within Appetite

### Digital

- Plant Hire
  - Building Contractor
  - Construction Industry
  - Groundworkers
  - Demolition
  - Property Developer
  - Roofing Services
  - Civil Engineering
  - Electrical Contractors
  - Haulage Contractor
  - Steel Erectors
  - Double Glazing Contractors
  - Drilling Contractors
  - Quarrying
  - Cable Contractor
- And many more

### Regional

- Digital capability plus:
  - Tree Surgeons\*
  - Farmers and Agricultural
  - Surveyors
  - Lifted Goods
  - Aggregate Recycling

## Out of Appetite

### Digital & Regional

- Combustible Waste Recycling
- Coal Mining
- Aerial Surveying
- Wood chipping and Shredding\*
- Forestry\*

# Underwriting Appetite – Types of Plant & Equipment

## Within Appetite

### Digital

- Excavators
- Loading Shovels
- Forklift Trucks
- Telescopic Handlers
- Bulldozers
- Dumpers
- Fuel Bowsers
- Scaffolding
- Site Huts
- Shuttering
- Scissor Lifts
- Concrete Pumps
- Generators
- Portable Hand Tools
- Mobile and Tower Cranes
- Trailers
- Cherry Picker
- Tractors not used for agricultural purposes
- Any vehicle adapted as a tool of the trade

### Regional

- Digital capability plus:
  - Processing Plant
  - All Terrain Vehicles
  - Surveying Equipment

## Out of Appetite

### Digital & Regional

- Static Plant such as printers\*
- Drones

# Plant & Equipment Claims Scenarios

## Scenario 1

- A crane operator error caused a hired crane to topple and damage the jib. The operator was legally liable to pay for repairs and continuing hire charges.
- Aviva made a payment of £35,000 through the hired-in plant cover extension to minimise the disruption and financial arrangements required to continue the project.

## Scenario 2

- A Client was working on a section of the M1 overnight, at 5:45am they moved the plant into a fenced off area and the motorway was reopened for traffic. Upon arriving back on site at 9pm that evening to recommence work, they found a dumper and a ride on roller had been stolen.
- The dumper was recovered as it had a tracking device fitted. However, the ride on roller wasn't found and so the claim was settled at £35,000. £450 was paid under the anti-theft devices clause, as the tracker had been slightly damaged where the thieves had tried to remove it, under the "your plant and equipment" section of cover.



**Our Philosophy is to put the insured, and our business partners, at the centre of what we do.**

# Plant & Equipment Claims Scenarios

## Scenario 3

- Our Insured's driver was driving a mobile crane down the A9 in Scotland when he hit a patch of ice on a bend in the road. The driver lost control and the crane rolled into a ditch. Thankfully the driver was unhurt but the crane suffered serious damage.
- The crane was insured under our Plant and Equipment policy which responded to the damage caused whilst in transit in the Territorial limits, the mobile crane was a total loss and the policy paid out the market value of the crane.

## Scenario 4

- Our insured hired-in a generator. When it was returned to the hirer it was found to be damaged.
- The generator was repaired at a cost of £11,000, plus there were ongoing hiring charges of £989. The claim was settled under the hired in plant section of cover which insures the damage to the plant and the continuing hire charges whilst it was being repaired.



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An  
introduction to  
**Machinery  
Movement**



# Spotlight on Machinery Movement

## Provides cover for loss of or damage to machinery during the operations selected

- £1,000,000 current market sum insured
- Rated on turnover, annual carryings- current market value or new replacement value
- Select only the operations your client requires
- Dismantling
- Installation (includes 14 days testing and commission for new property insured)
- Handling
- Re-siting
- Positioning
- Transit – including loading and unloading

## Additional Benefits

- Cover for sub-contractors
- Costs and expenses incurred for removing debris
- Costs of rewriting or redrawing of plans if lost or damaged



# Machinery Movement Claims Scenarios

## Scenario 1

- A haulier was transporting a forklift truck on the back of a trailer that our client had purchased. Our client was responsible for insuring the item during transit.
- The haulier was involved in a collision, with another lorry, on the M5 motorway. It was not the haulier's fault as the lorry driver had suffered from a medical emergency, hadn't been able to use their break and had unfortunately collided with the trailer, damaging the forklift truck as a result.
- Aviva repaired the fork lift truck, which our client was happy with and the claim settled at £23,000, under the machinery movement section of cover.

## Scenario 2

- Our client was contracted to move a Malt Vinegar Brewing machine for a well-known vinegar factory
- Fortunately, our client had selected Transit cover, including Loading and Unloading, on their Machinery Movement policy with Aviva
- Unfortunately, during the unloading of the item, through human error, the item slipped off the vehicle and securing pallet and fell to the floor where it was significantly damaged. Our policy responded and covered the costs of the repair to the damage caused.



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# An Introduction to Computers



# Spotlight on Computers

## Provides cover for computer and portable equipment for loss, destruction or damage whilst at the premises

- All Risks including breakdown
- Computer equipment is insured whilst at the clients premises and on a temporary basis worldwide
- Portable Equipment is covered worldwide as standard
- Theft with no forcible or violent entry restrictions
- If repair is impossible, we pay for replacement equipment to the same specification, or nearest specification if unavailable

## Additional Benefits

- Cover for homeworkers - £5,000 in anyone period of insurance at the permanent residence of any Director, Partner or Employee
- Breakdown of non-maintained computer equipment - £10,000
- Temporary removal - limit of £5,000 for theft or attempted theft from unattended vehicles and £50,000 in respect of any other claims
- Costs of security guards following theft, malicious damage and arson
- Incompatibility of software or programs - £50,000
- Reinstatement of software following erasure, distortion or corruption, including by computer viruses
- Waste electrical and electronic equipment disposal costs
- Repair investigation costs, including fees for consulting engineers

# Underwriting Appetite Computers

## Within Appetite

### Digital

- Damage to Equipment (including Portable Equipment)
- Maximum of 5 locations up to £5m Sum insured per location
- Business Interruption – up to £4m Increased Cost of Working – up to £3m
- Reinstatement of Data – up to £2m Virus, Hacking and Denial of Service - £100k fixed limit

### Regional

- Digital capability plus:
  - Over 5 locations
  - Sum Insured per location over £5m

## Out of Appetite

### Digital & Regional

- Electronic equipment
- Computers held as stock
- Customers equipment
- Equipment used to control or monitor a manufacturing process
- Crypto currency mining

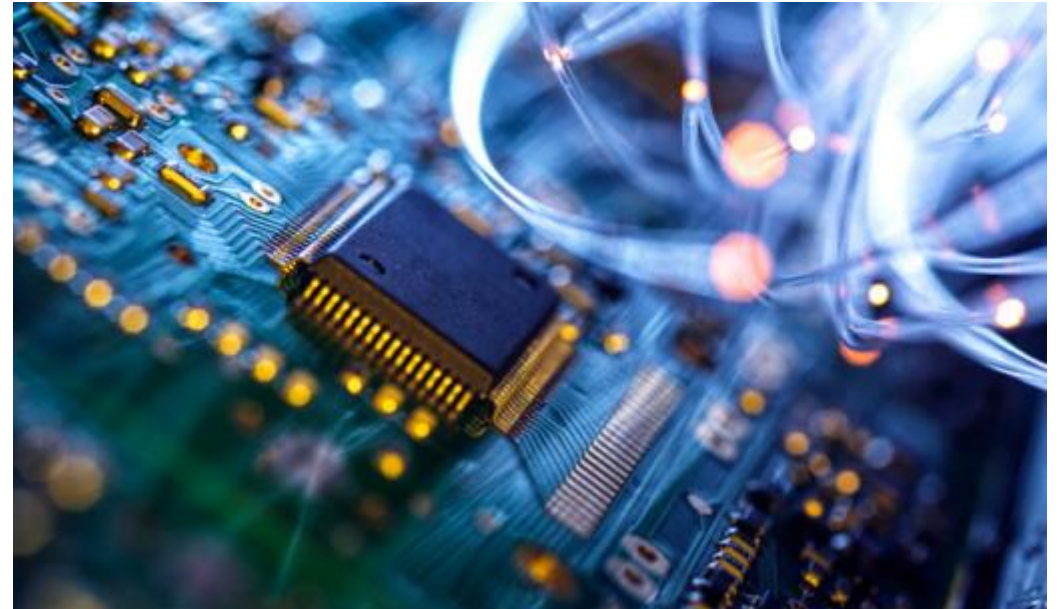
# Computer Claim Scenarios

## Scenario 1

- An Employee of our insured was working from the office when they accidentally split their drink of orange juice over the laptop they were working on
- The laptop had to be sent for specialist repair as the orange juice had penetrated the keyboard and could not be wiped off unlike a small water spillage
- Our computer policy responded as the client had selected cover for portables anywhere in the world and Aviva reimbursed the repair invoice

## Scenario 2

- A power outage caused irreparable damage to a client's server before the backup process could be completed
- Aviva paid £10,000 for specialists to extract the relevant data from previous backups and reinstall it onto a replacement server so that the business could continue



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# Meet The Regional Engineering & Renewables Team

**Ahmad Raja**

**Regional UK Manager  
Engineering, Construction  
& Renewable Energy**

**Christian Eyre**

**Technical Underwriting  
Lead, Engineering &  
Renewable Energy**

**Tamzyn Elliot-Adams**

**Underwriting Leader,  
Engineering & Renewable  
Energy**

Lee Hammonds

Andrew Clarke

Lynn Masterman

Danielle Lowther

Jackie Poole

Ian Jones

Jennifer Martin

Emma Ryan

Leah Preston

Sammie-Jayne Jackson

Charlotte Connelly

Ian Richards

Sandra Campbell

David Long

Philip Green

Jyesh Asani

Gordon Russell

Andrew Tenant

Rhys Darlington

Kathryn Stevenson



Team Phone Number : **0207 764 6035**



Team email: **[ukengineering@aviva.com](mailto:ukengineering@aviva.com)**

# Regional Engineering Product Suite

Contractors plant

Erection all risks

Machinery movements

Deterioration of stock

Machinery damage

Computer

Electronic equipment

Inspection

Terrorism

Renewable energy

Electric vehicle charging

# Why Aviva for Digital?



**we listen & act**



**we quote**



**we convert**



**we support**



**we trade**



**we win\***



# Questions?

## Find out more

For more information about the products and services we provide, visit

<https://connect.avivab2b.co.uk/broker/>

[Aviva Broker: Specialty Lines Hub - Aviva - Aviva \(avivab2b.co.uk\)](#)  
Today.

## Risk Management Support

Our dedicated Risk Solutions website has helpful resources, guides and expert advice to help mitigate the day to day risks businesses face. Head to [Aviva Risk Management Solutions - Aviva Risk Management Solutions](#) today.

# Thank you

