

Aviva Engineering, Construction and Renewable Energy products



Protecting **every** project



In the complex world of engineering, construction and renewable energy projects, it's essential that your clients receive expert guidance from a team with a wide range of experience.

Our proposition is led by expert underwriters and supported by dedicated risk consultants and claim managers who together can help provide the right solution for each of your clients.

This guide outlines each element of cover within the overall Engineering, Construction and Renewable Energy proposition. Use the tabs at the top of the page to navigate to the relevant section for you.



Engineering

We provide financial protection for business assets, including machinery, plant, computers and electronic equipment.

The product can be extended to help your clients meet their statutory obligation to have their machinery and equipment inspected at agreed intervals.



Construction

We provide 'All-Risks' cover for a wide range of contractors' and principals' plant and machinery projects. It can extend to include contractors' liability for a 12-month maintenance period.

Cover is available on an annual blanket basis or for specific contracts.



Renewable energy

This is an all-embracing policy providing protection from the start of the construction phase through to testing and commissioning. It can also include one year of operational cover.

For further information on anything here, and to get a quote for your client, [please contact your local Engineering, Construction and Renewable Energy team.](#)

Owned and hired-in **contractors' plant**



What we cover

Our cover protects all contractor plant, machinery and portable hand tools whether it's owned by your client, hired-in, hired-out or cross-hired.

Self-propelled plant

- Excavators
- Crawler cranes
- Loading shovels
- Forklift trucks
- Telescopic handlers
- Bulldozers
- Dumpers

Mechanical plant

- Platform hoists
- Scissor hoists
- Concrete pumps
- Compressors
- Generators
- Scaffold hoists
- Welding sets

Non-mechanical plant

- Fuel bowzers
- Scaffolding
- Site huts
- Shuttering

Mobile cranes

- Crawler-mounted cranes
- Truck-mounted mobile cranes



Additional cover extensions

Own plant

- Anti-theft and security devices
- Loss of fuel from bowzers
- Repair investigation costs
- Temporary hire of replacement plant and equipment following a loss

Hired-in plant

- Insured property hired out – recovery costs
- Protection and removal
- Supplementary expenses

The cover at a glance

We provide All-Risks cover anywhere in the UK and temporarily within Europe. We'll replace or repair the plant and equipment to 'as good as' (but not 'better than') condition to match that immediately prior to the loss.

If the plant or equipment has been hired in, we'll cover your client's legal liability under the terms of the hiring agreement.

Additional features and benefits

- Temporary removal to Europe for up to 150 days
- Contract Plant Hire Association – contract lift cover

Owned and hired-in **contractors' plant**



Claims scenario

A crane operator error caused a hired crane to topple and damage the jib. The builder was legally liable to pay for repairs and continuing hire charges. We 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.

To get a quote

Please contact your local team with the following details from your client:

- A description of the business
- Type of plant and current market value
- Estimated annual hiring charges
- Limits of indemnity
- Any claims experience
- Security details.



Contract works machinery / installation / movement



What we cover

Machinery and/or installation

This cover protects contractors' and principals' projects that involve installing new plant and machinery, including new factories or entirely new plants such as:

- Complete production line processes, e.g. food and drink manufacture, automobile assembly, engineering works, printers and virtually any type of manufacturing plant
- Installation of passenger and goods lifts
- Mechanical handling plant
- Wind and solar farms
- Battery energy storage
- Biomass installations
- Electronics/IT and telecommunications equipment

Machinery Movement

This provides cover for loss of or damage to machinery during the operations of dismantling, installation, re-siting, testing and transit such as:

- Delivery of new machinery
- Factory removals
- Re-siting machinery at an existing site
- Lifting machinery
- Exhibition risks

Cover can be on an annual blanket basis based on estimated annual carryings, or on a specific individual basis.

The cover at a glance*

Works during construction pre-handover

All-Risks protection for machinery, ancillary buildings and temporary works, including fire, flood, damage and theft. This includes all phases of the project, from fabrication and erection on-site, up to and including breakdown, or explosion of machinery and plant during testing, or commissioning trials until handover following completion.

Cover can be on an annual blanket basis covering all projects to a maximum pre-agreed contract price, or on a specific, individual basis suitable for more complex or high-value projects.

Works post-handover during maintenance period

Cover extends to include the 'maintenance' or 'defects liability' period – the 12 months immediately following handover or being taken into use.

Delay in Start-up (DSU)

This covers clients against any loss of anticipated earnings if their new business start-up or additional production facilities are damaged during construction.

DSU provides cover for single projects only, against most forms of advanced business interruption such as loss of gross profit, loss of revenue or rent, debt servicing costs and any increase in the cost of working.

*These additional features and benefits do not apply to machinery movement.

Contract works machinery / installation / movement



Additional features and benefits

Maintenance cover

Your clients can define the range of maintenance cover they need. For example, it could cover a contractor's liability for causing damage to the works during routine maintenance on-site (visits only), the costs of remedying defects due to contractors' acts or omissions on-site, or, more rarely, full guarantee.

Machinery/property damage

On completion we can provide our full range of property All-Risks and machinery damage covers.

Machinery/property business interruption

We can provide protection for loss of gross profits/revenue or additional increased costs of working on completion.

Claims scenario

A large contract included the supply and installation of a number of power transformers which were temporarily stored in a semi-covered area upon delivery. During installation a fire broke out due to overheating, resulting in extensive damage to the plant. On investigation it was found that the transformer had suffered water damage while in storage. The claim of £900,000 was a result of poor site control.

To get a quote

Please contact your local team with the following details from your client:

- Descriptions of the project, its location and the process (including a production flow diagram)
- A site plan of the project and its estimated contract price (broken down to show key major items/ machinery)
- Estimated turnover (if annual open cover is required)
- Descriptions of key machinery and plant, including suppliers
- Manufacturers' countries of origin and lead-time replacement periods
- A project schedule or Gantt chart showing the estimated time schedule for the various operations to be insured, including erection, testing and commissioning
- Applicable contract conditions e.g. Institute of Mechanical Engineering, International Federation of Consulting Engineers (FIDIC) and Institute of Chemical Engineering
- Scope of warranties and maintenance packages provided by original equipment manufacturers, their agents or other appointed specialists.

Computers and business interruption



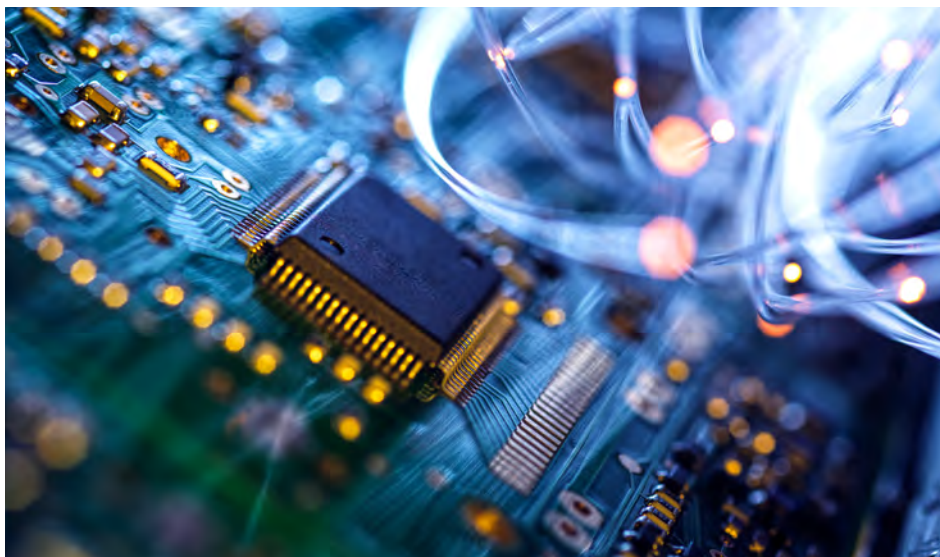
What we cover

All company-owned computers (desktops, laptops and mainframes), printers, computerised telephony, uninterruptible power supply (UPS) software and all other associated equipment is covered.

The cover at a glance

This covers a wide range of situations:

- Breakdown and accidental loss
- Destruction/damage caused by fire, storm or flood
- Accidental damage, including being dropped or having a drink spilled on it
- Theft, with no forcible or violent entry restrictions.



Available cover extensions

- Increased costs due to extra activity needed to continue trading, such as overtime, travelling costs or hotel accommodation
- Reinstatement of Data and Business Interruption
- Protection against the cost of replacing data, and data-carrying materials and disks, following accidental or malicious damage
- The cost of converting existing data if it's incompatible with replacement computers
- The cost of rewriting research and development
- Up to £100,000 cover for virus, hacking and denial of service attacks

Additional features and benefits

- Worldwide cover on laptops, portable equipment and data-carrying media is provided as standard
- If repair is impossible, we pay for replacement equipment to the same specification, or nearest specification if unavailable
- Computer hardware breakdown, without the need for a maintenance agreement
- Costs of security guards following theft, malicious damage and arson
- Additional computer equipment obtained through the year
- Any modification of software if it's incompatible with replacement equipment
- 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

Computers and business interruption

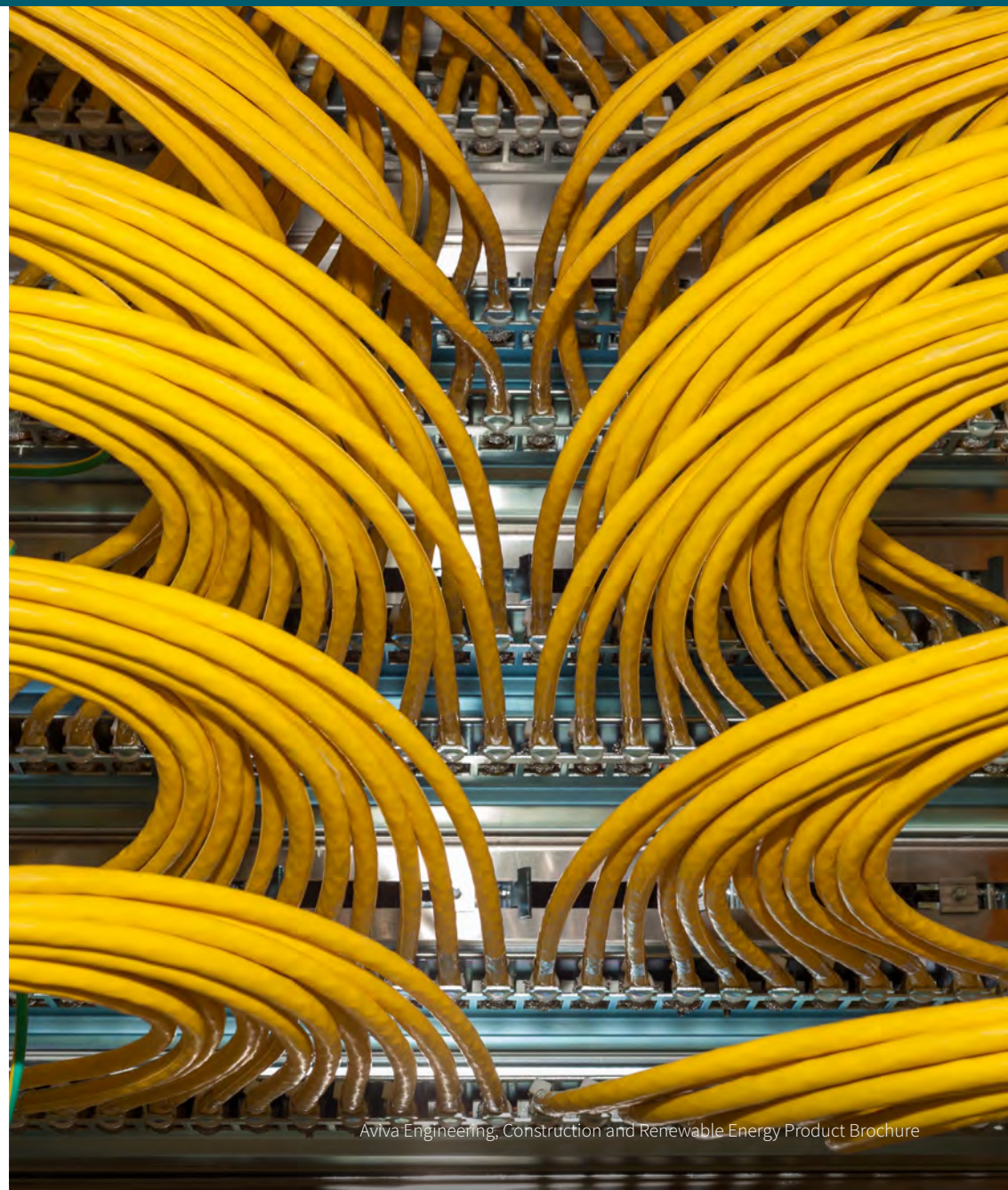


Claims scenario

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

To get a quote

The quickest way to quote and bind cover is to use [Fast Trade](#). Alternatively, please contact your local team.



Electronic equipment and business interruption



What we cover

This includes any owned or hired-in electrically powered audio, visual or other equipment (excluding computers) that carries out process, monitoring or control functions.

To be clearer, this includes:

- Medical equipment (including MRI units)
- Scientific test equipment
- CCTV cameras
- Electronic billboards
- Mobile exhibition trailers
- Outside broadcasting units.

The cover at a glance

This product protects against:

- Accidental loss
- Destruction or damage caused by fire, storm or flood
- Accidental or malicious damage
- Theft, with no forcible or violent entry restrictions
- For hired equipment, we will pay the legal liability under contract conditions, including continuing hire charges.



Available cover extensions

- Reinstatement of data, increased cost of working and business interruption
- Up to £100,000 cover for virus, hacking and denial of service attacks
- Equipment breakdown cover

Additional features and benefits

- Worldwide cover on portable equipment and data-carrying media as standard
- If repair is impossible, we pay for replacement equipment to the same specification, or nearest specification if unavailable

Electronic equipment and business interruption



Claims scenario

While on location abroad and on a tight deadline, a broadcast unit's recording equipment was stolen, putting the whole production in jeopardy. Its Aviva insurance not only covered the cost of replacement equipment, but also the additional costs for hiring equipment to complete the job on time.

To get a quote

Your client will need to provide the following:

- The reinstatement values for the equipment
- The sums insured for data, increased cost of working and business interruption (maximum indemnity periods are needed for this last one)
- The territorial limits required
- Estimated annual hiring charges.



Electric vehicle **charge points**



What we cover

Electric vehicle (EV) charging points from installation to operation.

The cover at a glance

This covers clients for both machinery damage and loss of revenue for the charging stations themselves and any ancillary equipment across the UK.

During construction

- All-Risks cover (including fire, flood, damage and theft)
- Machinery breakdown during testing and commissioning
- Advanced business interruption

While operational

- All-Risks cover (including fire, flood, damage and theft)
- Machinery breakdown in isolation
- Loss of revenue



Additional cover extensions

- Inspection cover

Additional features and benefits

- Policies can be issued on a stand-alone basis or the relevant specific covers can be included within a client's existing Aviva property insurances

Electric vehicle **charge points**

Claims scenario

A number of EV charge points were destroyed when a flood affected a car park. The claim was paid in full and replacement charge points were installed under the material damage and business interruption sections of cover, allowing the business to get back up and running again as quickly as possible.

To get a quote

Please contact your local team with the following details from your client:

Construction risks

- The estimated contract value and period of contract
- Manufacturer and model of equipment
- Testing and commissioning period
- Names and experience of main contractor

Operational risks

- Type of technology
- Manufacturer and model of equipment
- The equipment's output
- Its total new replacement value
- Sum insured/indemnity period in respect of loss of revenue
- Maintenance conditions and procedures
- Lead times for replacement of key/critical items



Renewable energy

What we cover

This cover focuses on the machinery that produces alternative forms of energy, including:

- Onshore wind
- Solar
- Hydro
- Biomass
- Battery energy storage
- EV charge points

The cover at a glance

With this product, your clients have cover for material damage and loss of revenue, both during construction and while operational.

During construction

- All-Risks cover
- Advanced business interruption
- Machinery breakdown during testing and commissioning

While operational

- All-Risks cover
- Machinery breakdown
- Loss of revenue



Additional cover extensions

- Anti-theft and security devices

Additional features and benefits

- Full insurance support across the lifecycle of any project, from marine cargo to construction, operations and liability

Renewable energy

Claims scenario

A burning inverter at a solar farm caused fire, heat and smoke damage to modules. The inverter was made safe and the site was able to continue operating at a reduced capacity. Aviva paid for a replacement inverter under material damage cover, and the claim for loss of revenue was £200,000.

To get a quote

Please contact your local team with the following details from your client:

Construction risks

- The estimated contract value and period of contract
- Manufacturer and model of equipment
- Testing and commissioning period
- Names and experience of main contractor

Operational risks

- Type of technology
- Manufacturer and model of equipment
- The equipment's output
- Its total new replacement value
- Sum insured/indemnity period in respect of loss of revenue
- Maintenance conditions and procedures
- Lead times for replacement of key/critical items



Machinery damage and business interruption



What we cover

Our cover protects a wide range of machinery, plant and apparatus that's installed at your client's premises and is vital to their business.

This includes:

- Extrusion presses
- Steam-pressure drying cylinders
- Chemical feed hoppers
- Printing and pre-press machinery
- Computer numerical control (CNC) machines and machine tools
- Food processing machinery
- Injection and blow moulding equipment
- Metal fabrication equipment.



The cover at a glance

This protects against unforeseen damage or breakdown to machinery and plant. It pays for replacement or repair of insured items that are typically excluded in a property policy, if caused by:

Machinery damage insurance

- Breakdown as a result of a mechanical or electrical defect in the machinery
- The fracture or distortion of any part of the machinery or plant
- Collapse of machinery as a result of operator error or omission
- Damage to property due to pressure explosion.

Business interruption

- This cover pays for any shortfall in revenue or profit during the period when critical pieces of machinery can't perform. It also covers the higher costs of a high-priority repair.

Machinery damage and business interruption



Available cover extensions

- Damage to lifted goods and any damage caused to surrounding property

Additional features and benefits

- Cover is on a reinstatement-as-new basis
- Business interruption cover includes the expediting costs to ensure repairs are carried out as quickly as possible
- Cover for temporary hire or rental of replacement machinery or plant
- Automatic cover for additional property insured
- Avoid unexpected coverage gaps by complementing the cover with your client's property or commercial combined policy



Claims scenario

Aviva immediately organised the repair of a manufacturer's specialist equipment when it broke down. This complex response included paying air fares for specialist engineers to fly in, leveraging industry contacts to source replacement equipment and paying the overtime costs to replenish stocks. This speedy response meant the manufacturer could continue running its business with no impact on its customers, preventing any loss of reputation and potential loss of future orders.

To get a quote

Your client will need to provide the following:

- The total new replacement value of all installed production plant and machinery
- Details of items of plant which are critical to production
- The age of and maintenance regimes on the plant
- The annual gross profit or revenue of the business
- Details of any previous losses and whether they were insured or not.

Deterioration of stock

What we cover

Our cover protects your client's frozen or chilled foods while they're stored in a cold chamber prior to sale, use or distribution.

This includes:

- Domestic or commercial refrigerators and freezers
- Purpose-built cold stores
- Goods stored in a client's own cold storage facility or public cold storage facility.

The cover at a glance

Your client will be covered for any loss or damage, deterioration or contamination to goods in cold storage caused by:

- A temperature change due to operator error; or accidental damage to, or breakdown of, the refrigerator or cold store
- Accidental leakage of refrigerant gases or fumes
- Failure of the electricity supply to the insured's premises.



Available cover extensions

- Disposal of condemned goods
- Cleaning and decontamination of the cold chamber following a loss

Available cover extensions

- Additional costs incurred to avoid or reduce damage, such as the cost to relocate goods to an alternative cold store
- Available stand-alone or as part of a commercial combined policy
- Cover can be based on the goods' cost or selling price

Note that premium discounts are available to clients who invest in standby/backup refrigeration or power generators.

Deterioration of stock

Claims scenario

A food production company lost over £100,000 during a 12-hour power cut. The Aviva-appointed loss adjuster arranged a settlement within just a few days of gathering the paperwork, including disposal of the damaged goods.

To get a quote

Your client will need to provide the following:

- The type of goods and value of goods being stored (cost or selling price)
- The number of and type of freezers or cold stores
- The size and age of the cold storage facility and the maintenance regime
- Information on standby/backup refrigeration or power generation equipment
- Temperature check frequencies and how they are logged (manually or electronically)
- Whether the cold storage facilities have temperature alarms fitted and, if so, the procedure in the event of a temperature fluctuation



Inspection **services**



We provide comprehensive machinery inspection services via our specialist partner Bureau Veritas UK Limited. These inspections help clients meet their statutory requirements under health and safety legislation. Electrical inspection services are detailed on the following page.

Our specialist partners

Bureau Veritas UK Limited is one of the UK's leading inspection authorities, specialising in statutory inspection and electrical inspection and testing. It has a nationwide network of more than 350 qualified engineer surveyors and technical specialists, who offer independent advice and support to help businesses conform to current health and safety regulations, which can also help to reduce repair and maintenance costs.

All the inspection reports are available through the online reporting system SWIFT, which provides 24/7 access to your clients.

To find out more about Bureau Veritas, visit our [Risk Management Solutions website](#).

Statutory inspection services

Each of these services is accredited by the United Kingdom Accreditation Service (UKAS).

Lifting equipment

This ensures your client's business complies with the Lifting Operations and Lifting Equipment Regulations 1998 (LOLER). The regulations apply to all work equipment with a lifting function and require regular, thorough examinations.

Local exhaust ventilation (LEV)

So that your business complies with the Control of Substances Hazardous to Health Regulations 2002 (COSHH). These regulations ensure that the risks posed by relevant work processes are assessed, and preventative measures are maintained and controlled. All existing systems must be regularly inspected every 12 months.

Power press and process machinery

To meet the requirements for the inspections of power presses, covered in Part 4 of the Provision and Use of Work Equipment Regulations 1998 (PUWER). These stipulate that power presses with automatic, photo-electric or interlocking guards are thoroughly examined every six months, or 12 months for those with fixed guards or enclosed tools.

Pressure systems

To comply with the Pressure Systems Safety Regulations 2000 (PSSR) or PSSR (Northern Ireland) 2004, all new and existing systems must be regularly inspected and maintained.

Inspection **services**

Electrical inspection services

These services are accredited by the National Inspection Council for Electrical Installation Contracting (NICEIC), a wholly owned subsidiary of the Electrical Safety Council.

Fixed electrical wiring inspection and testing

To comply with the Electricity at Work Regulations 1989, set by the Institution of Electrical Engineers (IEE), which require all electrical systems to be maintained to a safe standard. All electrical systems, from the main intake through to the final fixed appliances and accessories, must be tested and inspected on a regular basis.

Portable electrical appliance testing, including the safety and compliance of EV charging points

As another part of our comprehensive service, we offer inspection and testing of portable electrical appliances.



Simple online trading



Our Plant and Equipment and Computer covers are available to trade online. So, from quote to purchase, mid-term adjustments to renewal, you'll benefit from instant documents to easily manage your client's policy.



Plant and Equipment – Available on Fast Trade and Acturis eTrade*

What we cover – Plant and Equipment cover for owned plant, hired-in plant and machinery movement (also available as individual covers). *On Acturis eTrade the product will be titled Engineering and Construction

The cover at a glance

- Owned plant covered up to £1,000,000
- Hired-in plant hiring charges covered up to £250,000, with limit of indemnities ranging from £250,000 to £1,000,000
- Machinery movement covered up to £1,000,000 (sum insured can be rated on annual current market value, new replacement value and turnover)
- Minimum premium: Plant and Equipment £500 plus Insurance Premium Tax (IPT)
- Minimum excess: £500 increasing to £1,000 for theft, attempted theft and malicious damage



Computer – Available on Fast Trade

What we cover – All company-owned computers (desktop and mainframes), and worldwide cover for portable equipment, computerised telephony systems and software.

The cover at a glance

- All risks covered, including breakdown
- Premises-based computers, portable equipment, increased cost of working, reinstatement of data, business interruption, and cover for virus, hacking and denial of service
- Homeworkers clause included as standard up to £5,000 – for company-owned equipment kept at an employee's premises
- Five locations covered up to £5,000,000

Risk management



Aviva Risk Management Solutions (ARMS) is an integral part of our Global and Speciality Risk proposition. Our risk consultants help your clients take a more robust approach to risk management, and therefore help them to safeguard their assets and protect their business for the long term.

This dedicated team of Engineering, Construction and Renewable Energy risk consultants uses a range of techniques and tools to help clients along their Risk Management journey, including:

- Desktop review
- Survey
- Virtual risk manager
- Aviva self-assessment tool.

'Prevention first' philosophy

Our team is focused on a 'prevention first' philosophy, with all members having a full understanding of failure modes and the engineering insurance that best protects your clients.

Collaborative approach

Through collaboration with your clients, the team works to manage the total cost of risk and helps to avoid any incidents or losses. This not only supports clients practically, it gives them the confidence to adopt this approach themselves.

Benchmarking

Our risk consultants will evaluate your clients' approach to risk management against Aviva's risk management standards and industry practices.

Dedicated website and support material

Aviva Risk Management Solutions (ARMS) has a dedicated website that not only lists over 200 loss prevention standards, but also contains a range of other free support materials that are accessible to everyone. To visit the ARMS website, please click [here](#).

Specialist partners

Aviva has partnered with over 40 specialist organisations that can help mitigate your clients' exposure to risk with hundreds of solutions. Aviva customers will receive preferential rates, and service-level agreements are in place to safeguard the process.

Risk management



Additional features and benefits

Thermographic imaging

All our risk consultants have access to and are trained to use thermographic cameras during site visits. These non-intrusive tools can add value to many areas of risk management, including identifying electrical hot spots, mechanical friction, insulation damage and fluid leaks.

Drones

ARMS has Civil Aviation Authority (CAA)-licensed drone pilots as well as specialist partners to conduct aerial surveys and services for specific situations such as solar arrays or construction sites.

Technical specialists and expertise

As part of our wider proposition, ARMS has over 120 risk consultants in all lines of business and areas of risk management. Our technical specialists and local team structures mean ARMS can support your client in whatever risk management capacity they need.

Claims

ARMS works closely with claims to understand what failure modes and root causes can impact a client's site. We also analyse the trends impacting claims quantum to help underpin our risk management proposition.

Loss avoidance scenario

During a site survey, a thermographic camera was able to identify a hot spot on an electric vehicle charge point. The charger was isolated and the maintenance provider contacted. It was discovered that it had been installed in a way which could have led to a fire outbreak, exposing a larger property asset to potential damage.

To find out more

Either contact your local Engineering, Construction and Renewable Energy team, or go directly to the ARMS website [here](#).



Claims service – the Aviva difference



From straightforward to complex situations, our claims experts are here for your clients and will look to resolve matters quickly and effectively, while managing the overall cost of the claim.



Making a claim

Your clients can notify us directly via email at engineering.claims@aviva.com and can find out more details about our services [here](#).



Aligned UK-based claim handlers

Our expert team helps to guide your client through the claims process from start to finish, working with all stakeholders to tightly control claims costs.



Technical experts

Rapid access to specialist technical expertise is vital, and our nominated claims service managers look to ensure a smooth resolution to even the most complex cases.



Integrated claims and underwriting

We help your clients with complex risks to plan for potential loss scenarios and understand how the policy cover will respond.

Our proposition **at a glance**



We specialise in providing bespoke, flexible cover and risk management solutions for a range of customers, from small organisations through to highly complex projects, undertaken by some of the UK's largest contractors.



Tailored protection

From the design and planning stage to development and completion, every aspect of a project is considered. So, if the unexpected happens, Aviva can provide seamless protection for all elements, throughout the entirety of the project.



Risk management

Our risk consultants can help your clients take a more robust approach to managing risk through a collaborative approach, and through the use of techniques and tools that highlight any potential risk areas. In addition, Aviva Risk Management Solutions (ARMS) has a [dedicated website](#) with free support materials.



Inspections

We provide comprehensive machinery inspection services to help your client meet its statutory requirements under health and safety legislation. These inspections are undertaken by our specialist partner Bureau Veritas UK Limited.



Dedicated claims service

Our expert teams will guide clients through the claims process from start to finish. For more complex risks our claims service managers will work alongside you and your client to design a claims procedure in advance of a major loss to avoid any delays.

Engineering, Construction and Renewable Energy trading hubs



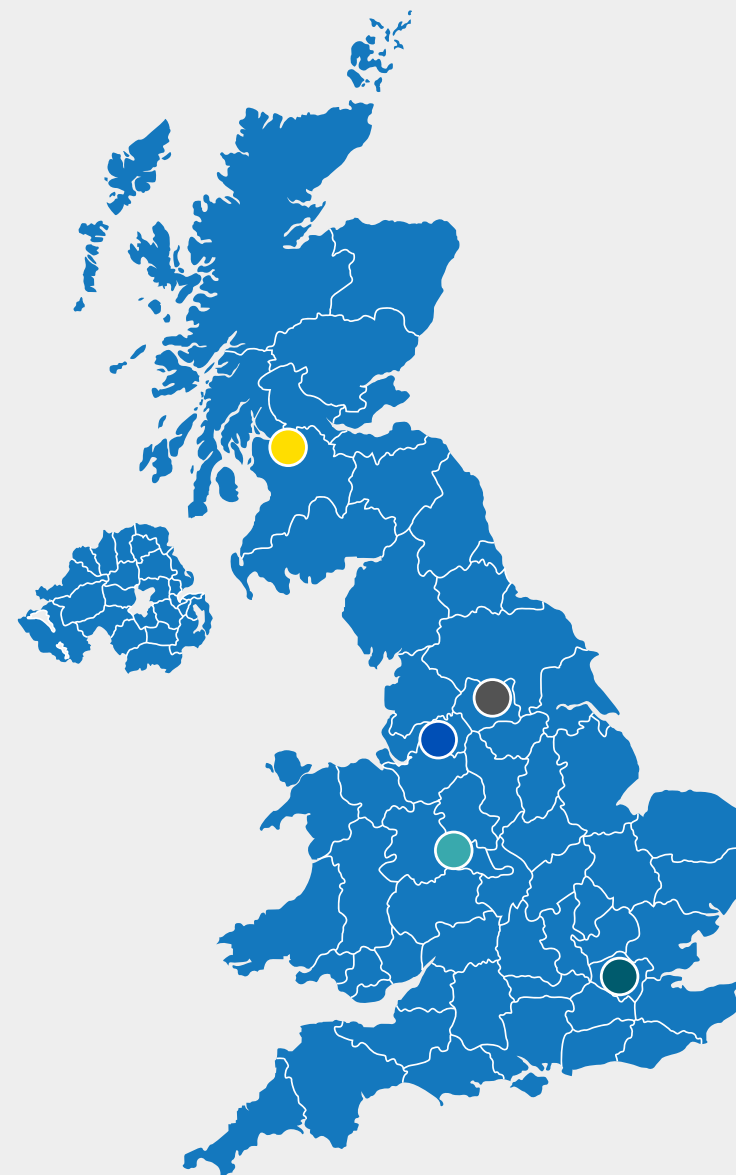
We've created Engineering, Construction and Renewable Energy hubs in areas of the UK where we see the biggest areas of growth. These hubs have trading, underwriting and servicing capabilities to help us increase the profile and presence of Aviva in key markets.

London hub	80 Fenchurch Street, London EC3M 4BY
Birmingham hub	Lombard House, 145 Great Charles Street, Birmingham B3 3LT
Glasgow hub	145 Vincent Street, Glasgow G2 5JF
Leeds hub	4th Floor, Whitehall Riverside, Leeds LS1 4BN
Manchester hub	4th Floor, 10 Chapel Walks, Manchester M60 8AD

Telephone: 0207 7646035*

Email: ukengineering@aviva.com

*The costs of calls to 01- and 02-prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive-minutes plans from landlines and mobiles. For our joint protection, telephone calls may be recorded and/or monitored.



Find out **more**

For more information on any of these products and services, please contact your local Engineering, Construction and Renewable Energy team.

◀ **Back to start**

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