Machinery Options Policy
Renewal Schedule

Please note that the inspection Fee and/or insurance Premium and the terms and conditions of your Inspection Contract and/or Insurance Policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them **as soon as possible**. It may affect your insurance cover and the amount payable in the event of a claim if you fail to do so. If you have any doubts about what you should tell us, please contact your broker or Allianz Engineering. Insurance is only provided for the plant disciplines which are listed in the Plant Schedule. Please ensure these cover your insurance requirements.

Policy Number: 27/NZ/18613397/4 **Client Number:** C002135111

Account Number: 27/83617 **Agent:** TYSERS INSURANCE BROKERS LTD

The Insured: THE MANOR FIELDS ESTATE LTD

Registered Address MANOR FIELDS ESTATE
PUTNEY HILL
LONDON
SW15 3NE

Inspection Fee:	£ 4,778.86	**Annual Premium:**	£ 5,588.48
Value Added Tax:	£ 955.77	(excluding tax)	
Insurance Premium:	£ 809.62		
IPT:	£ 97.15		
Total Renewal Fee:	£ 6,641.40		

Business Description: PROPERTY OWNERS

Period of Cover
(Period of Cover is the Contract Period of Inspection Service or Period of Insurance or both)
Effective Date: 1/04/2024 **Expiry Date:** 31/03/2025
(Both Dates Inclusive)

Clauses

COVER

Cover Option		Limit of Liability	Applies to inspected plant listed below:
1	SUDDEN AND UNFORESEEN DAMAGE	£500,000	Lifting plant
2	BREAKDOWN / EXPLOSION	Not Covered	
3	ACCIDENTAL DAMAGE	Not Covered	
4	OWN SURROUNDING PROPERTY	Not Covered	
5	OWN SURROUNDING PROPERTY	Not Covered	

ENHANCED COVER

EXTENSIONS

Allianz Insurance plc. Registered in England number 84638.
Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.
Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.

Allianz Engineering Inspection Services Ltd
Registered in England number 5441840
Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB.
Allianz Engineering, Construction & Power and Allianz Engineering are trading names used by both Allianz Insurance plc and Allianz Engineering Inspection Services Ltd.

The following Insurance Cover Extensions are added to the Policy
Extension 11 Undamaged Parts or Components
the cost incurred by the Insured of replacing or modifying undamaged parts or components of the Insured Property following loss or damage insured by this Policy.
Provided that

A. the prior agreement of the Insurers has been obtained
B. replacement or modification of the undamaged part or component is necessitated solely due to its incompatibility with the part or component replaced as a result of the loss or damage
C. the liability of the Insurers under this Extension shall not exceed £25,000

Extension 12 Hazardous Substances
the Additional Cost incurred by the Insured in repairing or replacing Insured Property due to contamination by a Hazardous Substance following loss or damage indemnified under this Policy.
This includes the additional expenses to clean up or dispose of such Insured Property.
Hazardous Substance means any substance other than ammonia that has been declared to be hazardous to health by a government agency.
Additional Cost means expense incurred by the Insured beyond what would have been required had no Hazardous Substance been involved.
Provided that the liability of the Insurers under this Extension shall not exceed £25,000.
Extension 13 Environment and Efficiency Improvements
the additional costs incurred by the Insured in replacing Insured Property following loss or damage indemnified under this Policy with Plant or Machinery which is better for the environment or more energy efficient than the Insured Property being replaced.
Provided that

A. the prior agreement of the Insurers has been obtained
B. the liability of the Insurers under this Extension shall not exceed 125% of the cost had the repair reinstatement or replacement been carried out with Plant or Machinery of a similar quality to the Insured Property lost or damaged or £25,000 whichever is the lesser.

Extension 14 Cost of Hiring
hire charges incurred for the hire of an item of Plant to replace an item of Insured Property during the period that repair or replacement is carried out following loss or damage insured by this Policy.
Provided that

A. repair or replacement is carried out without unavoidable delay and
B. hire of a replacement item of Plant is necessary to continue the Insured's business and
C. the hire charges are incurred in the period beginning with the occurrence of loss or damage to Insured Property and ending no more than 3 months later
D. the prior agreement of the Insurers has been obtained and
E. the liability of the Insurers for hire charges shall not exceed £25,000.

The Insurers will also indemnify the Insured under the terms of Extension 8 of this Policy against sums they become legally liable to pay under the terms of their hiring agreement or otherwise in respect of Hired in Plant.
Provided that

1. Hired in Plant shall mean Plant or Machinery for which the hire charges are indemnified under the terms of this Extension and not as defined in Extension 8.
2. Paragraphs b) and c) of the provisos to Extension 8 are deleted.
3. The liability of the Insurers under this Extension for loss of or damage to Hired in Plant and continued payment of hire charges shall not exceed £25,000.

(Memorandum : E /1079/01)

EXCLUSIONS

This policy does not cover

Cyber Event

The following Exclusion is added to the Policy
4 Cyber Event

A. Damage to, loss, destruction, distortion, erasure, corruption, alteration, theft or other dishonest, criminal, fraudulent or unauthorised manipulation of Electronic and Digital Data from any cause whatsoever (including, but not limited, to Computer Attack) or loss of use, reduction in functionality, loss, cost, expense

and/or fee of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage.

B. However, in the event that an Insured Event listed below results from any of the matters described in A. above, this Policy, subject to all its terms, provisions, conditions, exclusions and limitations, will cover a direct physical damage and/or a consequential loss therefrom occurring during the Period of Insurance to property insured by this Policy directly caused by such an Insured Event to the extent covered and not otherwise excluded under this Policy.

Insured Event:
Any loss or damage other than loss or damage due to or caused by malicious persons
For the purposes of this Exclusion
Electronic and Digital Data means data of any kind including, but not limited to, facts, concepts, or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. Electronic and Digital Data shall also include computer software and all other coded instructions for the processing or manipulation of data on any equipment.
Computer Attack means any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilising the computer system or network of whatsoever nature.
Exclusion 4 E Risks is deleted from the Policy and of no further use.
(Memorandum : E /1080/01)

CONTAGIOUS AND INFECTIOUS DISEASE

The following General Exclusion is added to the Policy
7 Contagious and Infectious Disease
Loss, damage, destruction, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

A. a Contagious or Infectious Disease;
B. the fear or threat (whether actual or perceived) of a Contagious or Infectious Disease;
C. the presence or suspected presence of Pathogens at, in or on the premises or property of any person or entity; or
D. any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a Contagious or Infectious Disease or any Pathogens,

irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.
But this exclusion will not apply to Physical Damage to Insured Property insured under the Policy directly resulting from such Physical Damage.
For the purposes of this exclusion:
Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or use of property, fines and penalties. Cost or expense includes, but is not limited to any cost to:

1. clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by Pathogens or a Contagious or Infectious Disease;
2. monitor or test for Pathogens or a Contagious or Infectious Disease; or
3. provide medical treatment for persons affected by a Contagious or Infectious Disease

Physical Damage means physical loss, physical damage or physical destruction. For the avoidance of any doubt, the presence of a Pathogen on property or contamination of property by a Pathogen does not constitute Physical Damage; Physical Damage does not include any damage, accidental or otherwise, that is not physical, to tangible Insured Property or include any legal liability, compensation or claimants costs for any loss, damage or injury
Malicious persons do not include persons who maliciously, deliberately or recklessly:

1. cause Pathogens to come into contact with the premises or property of any person or entity; or
2. cause or attempt to cause another person or persons to contract a Contagious or Infectious Disease and, in or by so doing, cause Pathogens to come into contact with the premises or property of any person or entity.

Contagious or Infectious Disease means
Any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food)

Pathogen means
Any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a Contagious or Infectious Disease
(Memorandum : E /1112/01)