

# Engineering Combined

Our Engineers Combined scheme offers a comprehensive solution for engineers' property and liability insurance. The cover under this scheme is both broad and flexible, accommodating a variety of businesses whilst remaining adjustable to their individual needs

**The scheme offers a competitive alternative to the composite market, whilst retaining the benefits available to your clients in the skills and expertise of a leading Lloyd's broker.**

We understand that the often complex products and heavy industrial processes involved in the sector present many significant and varied threats to engineering companies. We target UK corporate clients and can assist with all types of heavy industry, engineering and technically complex trades.

## WHAT DO WE DO

- Commercial Property
- Business Interruption
- Money & Personal Assault
- Goods In Transit
- Computer Breakdown
- Financial Loss
- Employers Liability
- Public and Products Liability
- Terrorism

## WHO IS IT FOR

- Precision engineers
- Structural steel fabricators and erectors
- Fabricators of products to the motor and rail industries, including fuel systems and safety-critical components
- Sheet metalworkers
- General fabricators and installers
- Worldwide exporters including to the USA and Canada
- Engineers working in hazardous locations

## BENEFITS

- 'All Risks' property cover
- Property at third party premises
- Mortgagees' interest extension
- Unauthorised use of utilities cover
- Underground services extension
- Loss of essential personnel
- Lottery winner condition
- Transit of plant between locations
- Terminal ends extension
- Financial loss extension
- Customers and suppliers extension
- Denial of access
- Disease cover
- No height or depth restrictions
- Stock in the open wider perils cover available
- Long-term agreements available
- No hazardous locations restrictions
- Cover for damage to customers goods

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