



ENGINEERING INSURANCE AND INSPECTION POLICIES

In simple terms, engineering cover consists of one or both of the following elements:

- ◆ **Insurance of the plant against mechanical breakdown and sudden and unforeseen damage** - This cover is in addition to and does not replace cover provided under a buildings; i.e. a lift may be included within the sum insured of a property and would therefore be covered if the lift were damaged by one of the applicable perils covered under a property policy.
- ◆ **Inspection contracts** - As you know, engineering plant is also subject to health and safety legislation which means that certain items of plant require regular inspection by statute and certificates are issued to show that they have been inspected (by a competent person).

Some of these items must be inspected every 6 or 12 months and others not at all. Some of the regulations/legislations under which certain items of plant fall are as follows:

EAWR	The Electricity at Work Regulations
PUWER	The Provision & Use of Work Equipment Regulations
LOLER	Lifting Operations and Lifting Equipment Regulations
PSSR	The Pressure Systems Safety Regulations

PASSENGER/GOODS LIFT

A lift designed for moving goods and/or people from floor to floor in a building. The Lifting Operations and Lifting Equipment Regulations (LOLER) 1998 apply to all businesses in the UK that have lifting plant and undertake lifting operations.

Inspection Frequency - 6 Months

HOT WATER BOILERS

A fired pressure vessel which (coming under the PSSR) heats water to a relatively high temperature and at a relatively high pressure. The Pressure Systems Safety Regulations (PSSR) 2000 applies to most pressure systems used at work.

Inspection Frequency - 14 Months