

Engineering Insurance and Inspection Services

When machines suffer a breakdown or another form of loss or damage it can result in unexpected and costly repair bills, not to mention a source of frustration or inconvenience. Our Machinery Options Policy combines an Inspection Service with cover for the cost of repair or replacement of this inspected machinery as the result of sudden and unforeseen damage.

LOLER – Lifting Operations and Lifting Equipment Regulations 1998 – states that a Passenger lift should be inspected every 6 months.

It is a legal requirement for lifts to be inspected by a competent person. Lifts include passenger lifts, goods lifts, window cleaning hoists and winches fixed to the roof of the property. The lift inspections should be carried out every six months. Failure to do so could result in prosecution, resulting in a possible large fine.

Following each inspection a record is kept and a certificate issued. The report will highlight any maintenance work required, which then becomes the responsibility of the Management Company. Repair work can then be budgeted for and dealt with throughout the year.

These engineering policies can be extended to cover damage caused by the sudden and unforeseen breakdown of the passenger lift/s.

Most property owners or blocks of flats insurance policies will cover damage to passenger lifts as a result of an insured peril such as fire, accidental damage and malicious damage.

WHAT IS THE POLICY COVER?

COVER ONE , TWO AND THREE Sudden and Unforeseen Damage

Cover for sudden and unforeseen damage including accidental damage, breakdown, explosion and collapse.

COVER FOUR Own Surrounding Property (Pressure Plant)

Pressure Plant which covers for damage to property whether belonging to the Insured or in their care, custody or control where the damage is solely due to damage to pressure plant insured under cover one.

COVER FIVE Own Surrounding Property (Cranes and Lifting Plant)

Where the damage is solely due to an accident error or fault in the ordinary use of cranes and lifting plant.

Most claims fall under the two categories:

Accidental Damage and Mechanical breakdown.

KEY FEATURES OF OUR ENGINEERING POLICY

- Inspection to ensure that your lifts are safe to use and in good working order, to give you peace of mind
- 6 monthly inspections included as standard
- Liability under contract limit to £10,000,000
- Protection for breakdown and unforeseen damage , accidental damage, explosion and collapse

WHAT TO EXPECT FROM AN INSPECTION

- An inspection will be performed by a qualified engineer who may also provide advice on maintenance and usage
- A certificate will be issued following the inspection and it will also highlight any faults or defects that may need fixing
- If anything is considered to be dangerous then it may result in the plant being taken out of service until it is repaired- protecting your liability

WHAT PLANT IS COVERED

- Passenger lifts
- Lift Car Guide Rail
- Goods lifts
- Pressure plant which include hot water boilers and refrigeration plant
- Garage doors
- Hoists/fixed winches
- Runway tracks

EXAMPLES OF CLAIMS

- Vandalism
- Smashed glass in the lift when property is being moved in or out of the building
- Short circuiting
- Impact damage such as denting the lift doors
- Wear and Tear of components such as a switch/button in the lift which had not been picked up on, following the recent 6 monthly inspection



BURNS HAMILTON
COMMITTED TO THE HIGHEST STANDARDS

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