



Equipment Insurance

This information is for IT Contractors / IT Consultants, Engineers and Other Professionals for policies incepting from 01 July 2002 to date.

This is an option that is only available if you purchase Professional Indemnity Insurance.

Cover	Physical Loss or Damage to your own Property. NB. Property in your care, custody or control can be added in certain circumstances (refer to the Manager).
Geographical Limits	1 & 2 Insured's premises (which can be a private dwelling). 3 & 4 Anywhere in the World
Sums Insured (up to £8,000 for each section)	<ol style="list-style-type: none"> 1) Machinery, Plant and all other Trade Contents 2) Stock and Materials in Trade 3) Software Packages 4) Business Machines (Computers including preloaded software) including Portable Equipment e.g. laptops. <p>No Cover is available for Mobile Phones</p>
Excess	£200 each and every claim
Conditions	<ol style="list-style-type: none"> 1) Average Clause 2) Replacement Clause 3) Onus of Proof Clause 4) Pairs and Sets Clause 5) Portable Equipment (To be Scheduled with Description, Value and Serial Number).
Exclusions	<ol style="list-style-type: none"> 1) Claims the basis of which is damage resulting from scratching, denting, wear, tear and gradual deterioration, moth or vermin 2) Mechanical or Electrical Derangement or Breakdown 3) Loss or Damage caused by climactic or atmospheric conditions or extremes of temperature and loss resulting from seepage, pollution and leakage or inherent vice. 4) Loss or Damage to cash, currency, bank notes, jewellery, furs, gold, silver, gold-plate and silver-plate. 5) Unexplained shortages and/or mysterious disappearances. 6) Theft and Disappearance of road vehicles of every description owned by or under the control of the Insured and/or their servants or representatives when such vehicle is left unattended. 7) Theft and disappearance of item(s) from road vehicles where the item(s) were not locked out of sight in a locked boot or hatchback. In the event of a claim the burden of proof rests with the Insured. 8) Damage to property hereby insured which may be sustained whilst the same is being actually worked upon and directly resulting there from. 9) Losses of baggage unless carried by hand and under the personal supervision of the Insured. 10) Confiscation by any authority legally entitled to do so. 11) Consequential Loss



	12) Year 2000 Exclusion Clause
Property of 3rd Parties in the Insured's Care Custody & Control	<p>With reference to the equipment which belongs to third parties, that you wish to insure, we need to know the following before the underwriters will consider this exposure:</p> <p>Type of Property to be insured? Value of property to be insured? Storage arrangements, including security and alarms? Time that such equipment will be on your premises?</p>
<p>If this coverage is granted it will be endorsed onto your policy.</p> <p>Please Note: There are certain post code restrictions, which means that you will be unable to purchase this additional coverage. As you complete the website proposal details, or when we receive your answers on the emailed proposal questions, you will be informed if you have a post code that prohibits the quotation of equipment insurance.</p> <p>For further queries, please refer to FAQs.</p>	



Equipment Insurance – Frequently Asked Questions

Q: When your laptop is left in the office overnight at a client's office -is it covered?

A: Yes, if it is locked away. (i.e. in a drawer and the office is secure.)

Q: When your laptop is left in the office during the day in a client's office (i.e. lunch) - is it covered?

A: Yes, if the office is locked. If the office is open plan, it is covered if there are staff in attendance at all times.

Q: When your laptop is left in a hotel room - is it covered?

A: Yes, it is covered if the door was locked and one can prove forcible entry.

Q: If the insured is asleep in a hotel room and the laptop is stolen?

A: Yes, it is covered if the door is locked and one can prove forcible entry.

Q: Is my laptop covered if I stop off somewhere (e.g. shopping) and I leave it in my car?

A: Providing the car is locked and the laptop locked in the boot or the hatchback of the car, out of sight.

Q: Is computer equipment under the care, custody and control of the Insured covered?

A: No, but special provisions to include such exposure may be negotiated separately.

Q: What is a Business Machine?

A: Computer hardware and preloaded software only. Bespoke computer software must be insured separately under the software section.

Q: Are parts of a computer covered?

A: Yes, if they are insured as Stock, but only if the Stock is non-operational and is not a complete computer that has been dismantled.

Q: Is a mobile telephone covered under the portable equipment coverage?

A: No.

Q: If I am using my personal property in relation to my business, is it covered?

A: No - it is effectively excluded by the care, custody and control exclusion i.e. your Company has care, custody and control of your personal property. The Policy does allow you, upon payment of an additional premium, to renegotiate this exclusion.

Q: If I have a claim, what paperwork will I have to produce initially?

A: You will have to complete the Claims Document contained on the Randall Dorling website. Moreover, you can be sure that you will be asked to provide:

- i. evidence that your Company owns the item damaged, lost or stolen i.e. it is not a personal possession or being held in your care, custody or control for another Third Party.
- ii. that if lost or stolen the event has been reported to the Police.

Q: If I lose my laptop in Costa Rica, is it covered?

A: Subject to compliance with the answers to the other relevant questions above, the answer



is Yes. N.B. This is worldwide cover.

Q: What happens if I'm mugged?

A: Cover is provided - you do need to make sure that the police are advised promptly as a Crime Reference Number would normally be required in support of your Claim.