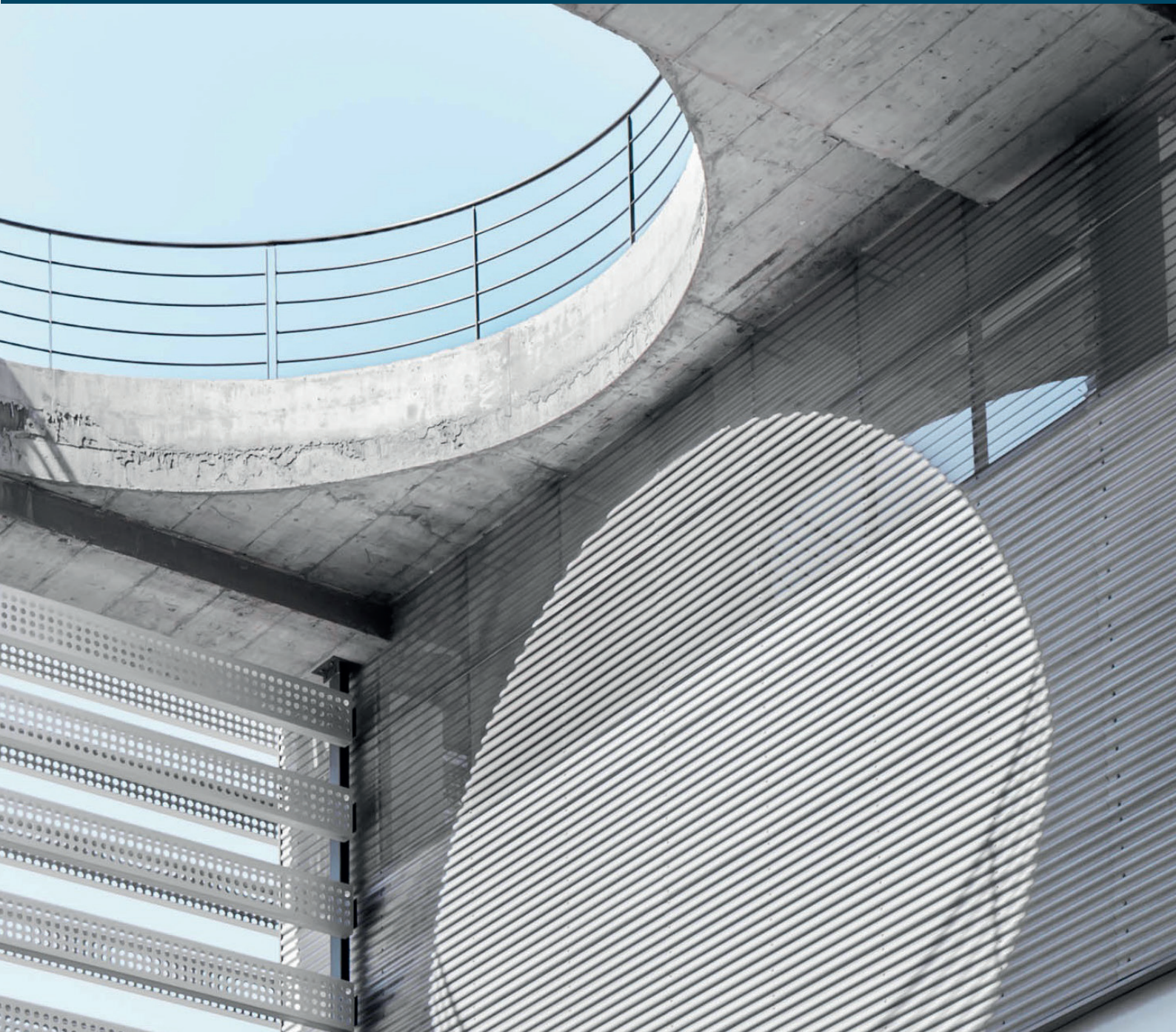




Engineering

Specialist Insurance



Why choose

Bryte?

This diverse profession needs a detailed understanding of the specific type of engineering activities and services that require insurance. At Bryte, we have a wealth of experience in identifying, managing and controlling engineering risks.

Our specialist expertise in this sector allows us to cover risks in manufacturing, distribution and construction including:

- Machinery risks
- Computer and electronic risks
- Construction plant and machinery risks
- Contract works (construction and erection)
- Associated public liability risks

In addition, we offer bespoke insurance solutions and continually shape and develop our offering to enhance the scope of risk coverage, thus positioning us to add more market solutions in the future.

Our comprehensive engineering solution incorporates key industry standards – because we recognise that this is a complex and diverse area of specialisation, one that requires an insurer who understands the full extent of potential risk. Bryte provides a team of engineers, risk managers and surveyors who focus on analysing a company’s needs and who provide our customers with extensive and personalised risk profiles:

Machinery Breakdown (including Loss of Profits)	<ul style="list-style-type: none"> • Cover for sudden and unforeseen physical damage to plant and machinery whether it is: <ul style="list-style-type: none"> – Resting or at work – Being dismantled or in subsequent re-erection – Repositioned or removed – Cleaned – Inspected – Overhauled • Cover may be extended to protect customers against loss in respect of business interruption following an indemnifiable event under the Machinery Breakdown insurance
Deterioration of Stock (following Machinery Breakdown)	<p>Cover protects customers against loss or damage by deterioration or contamination of goods during storage (kept within a controlled environment) as a result of an indemnifiable event under the Machinery Breakdown insurance</p>
Computer/ Electronic Data Processing Equipment	<p>Cover provided to protect equipment which is either owned or leased against a wide range of perils whether the equipment is on the premises, in transit or even temporarily located at other premises</p>
Medical Practice Equipment	<p>Cover against accidental physical loss or damage to medical equipment</p>
Contractors Plant and Machinery (Plant All Risks)	<ul style="list-style-type: none"> • Cover provided for accidental physical damage to plant • Cover may be extended to include loss or damage to hired plants • Ongoing hire charges, including liability to third parties following loss or damage for which the customer may be responsible, can also be incorporated into our cover <p>We have deleted the condition of average clause from the policy which is a huge saving to the customer</p>
Contractors All Risks	<p>Cover protects the employer and contractor (as well as other insured's as required by contract or agreement) against risks associated with construction, including legal liability to compensate for death/injury and loss or damage to third parties</p>
Works Damage	<ul style="list-style-type: none"> • Cover protects customers against accidental or physical loss or damage to property • Cover may include insurance for plant and machinery belonging to the customer, as well as for property being manufactured or worked on
Transit and Erection	<p>This cover is necessary for loss or damage to plant and machinery during operations such as:</p> <ul style="list-style-type: none"> • Dismantling or erection • Position or resiting • Storage or transit • Maintenance or repair • Demonstration or exhibition • Liability for third parties



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