



# AUDIO, VISUAL AND LIGHTING EQUIPMENT

PRODUCT INFORMATION

# ELECTRONIC EQUIPMENT INSURANCE POLICY

**Many sectors rely extensively on audio, visual and lighting equipment. With this reliance comes the need to protect against material damage and subsequent financial losses. Allianz Engineering, Construction & Power is a specialist electronic equipment Insurer and can tailor a comprehensive and flexible cover to protect the sensitive equipment used by today's businesses.**

The audiovisual market is one that has seen substantial growth over the past decade. With the emergence of new markets and fast paced technological advances this growth is predicted to continue long into the future.

Cover can be arranged for equipment while away from the premises and whilst hiredout to customers or hired in from a provider.

Whether this equipment is owned or hired we can provide wide ranging All Risks cover, additional expenditure and business interruption including where damage is caused as a result of breakdown.

Audiovisual solutions are widely used throughout the corporate, broadcast and recording sectors and range from the hire of a few items to the use of highend

technical solutions for conferences or exhibitions. Such equipment may include:

- Projectors
- Plasma & LCD screens
- Videowalls & whiteboards
- TV, video & radio broadcast equipment
- Cameras
- Recording studio equipment
- Portable lighting & sound equipment

The above detail is a summary of the cover provided under our standard electronic equipment policy. For further information and a full copy of the policy wording please contact your local Allianz representative.



Commercial property policies may only provide limited protection for electronic equipment and additionally, some Insurers may be unwilling to cover equipment that is mobile and away from the premises.

This equipment is an integral component for many healthcare providers and they require a wider scope of cover.

The risks faced by this Equipment	Is this covered under our Policy?
Human error / Clumsiness Negligence / Improper handling Change in temperature	✓ Our cover responds to material damage and also for data, software, media and business interruption losses.**
Data Corruption and Loss Software Corruption and Loss	✓ Data and software lost due to corruption is covered.** Losses from virus or hacking attack would not normally be covered, but cover can be purchased on request.
Vermin / Insects / Animals	✓ We cover the damage and data, software and BI losses.**
Breakdown / Derangement Short Circuit / Induction Power Surge Over / Under Voltage Component Failure Condensation Impact	✓ With the exception of the part that fails, damage by breakdown or derangement is covered. Alternatively we can cover the balance of risks where an all inclusive (parts, labour and callout) maintenance agreement is in place. We provide full cover for data corruption and business interruption/ additional expenditure as a result of these perils. **
The "usual" fire perils including explosion, storm, tempest, flood, inundation, aircraft and earthquake	✓ All usual fire perils are covered.
Equipment may be used away from the premises which can increase the risk of loss from the above perils.	✓ Our policy can provide cover for all the risks mentioned while away from the Insureds premises. This includes during transit if required and also tractor/trailers for mobile medical units.** Property policies usually do not cover the mobile aspects of these risks.

\*\* These perils may not be covered by a property policy

The main policy Conditions	The main policy Exclusions
The insured must: keep up to date records of values at risk and provide to us annually by declaration backup data records and where possible store off site with duplicate copies maintain minimum physical security standards specific to proper securing devices for doors and windows	Loss or damage recoverable under a maintenance agreement The value of data to the Insured Inventory Loss or Unidentifiable Occurrence Programming errors or design defects and inventory losses Terrorism Virus & Hacking Breakdown of nonmaintained computer equipment Unproven software Incorrect storage of Data Media

**allianz.co.uk**

Allianz Insurance plc.  
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Allianz Insurance plc is authorised by the Prudential  
Regulation Authority and regulated by the Financial  
Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.