

Medical Scanners and Equipment product information



For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording or proposition brochure for further details.

Electronic Equipment insurance policy

Healthcare providers rely extensively on electronic 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 in today's medical environments.

In addition to normal office computers, communication, PABX and audio visual systems, healthcare providers are likely to possess, or be responsible for, an array of equipment such as:

This equipment is frequently housed in mobile medical units, which in addition to requiring protection whilst on site, are also exposed to damage whilst in transit and during storage.

- MRI, NMR, PET and CT Scanners
- Xray machines
- Angiograph, Endoscope and Ultrasound equipment
- Radiotherapy equipment
- Electronic microscopes
- ECG and EEG machines
- Laboratory equipment

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

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 Engineering, Construction & Power office.



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 allinclusive (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 Insurance plc.

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Registered office: 57 Ladymead, Guildford,
Surrey, GU1 1DB, United Kingdom.

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

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