



Engineering Insurance

At Severn Bay we understand that there are many different aspects that come under the heading of Engineering Insurance. The myriad of different covers available complicate the situation and mean that an off-the-shelf package won't necessarily offer you the cover you require and the peace of mind you deserve.

We are experienced in covering these types of risk, with clients varying from Building Contractors to Chocolate Factories. Our specialist team of advisers will come and visit you and get to really know you and your business, ensuring that you get the correct technical solution at the lowest price in the market.

We don't take commission from insurers, so we only work for you! We charge professional fees for the placing and management of your business, which we declare up front and in full... So if you've ever wondered how much your broker is earning from you – wonder no more! Also there is no Insurance Premium Tax on professional fees – currently saving you 12% on this part of your premiums alone.

Typical Covers for Engineering Insurance include:

- Inspection Services – for Pressure Systems, Exhaust Ventilation Equipment, Lifting and Handling Machinery, Electrical Installations and Appliance Testing and General Work Equipment
- Contractors and Erection All Risks – for the materials and plant used in your contracts
- Contractors Plant – All Risks cover for your own plant and that belonging to contractors or other third parties
- Computer and Cyber covers
- Machinery Damage – Loss of Profits and Unforeseen Damage
- Machinery Movement
- Deterioration of Stock – for goods stored in any cold storage space

Call or email to arrange a visit from one of our experienced team





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Optional extras might include:

- Professional Indemnity
- Commercial Combined Business cover
- Performance and Defects Bonds
- Legal Expenses cover
- Loss Recovery Insurance
- Management Liability cover
- Fleet cover – if you have a fleet of delivery vehicles

So whatever your requirements – with Severn Bay you will get

- Dedicated Adviser – who will deal with all aspects of your cover
- Free review of your current insurance arrangements
- Full Risk Management service available
- Bespoke Covers – catering for your needs
- Many optional covers available
- Policies underwritten by UK leading Insurers
- Experienced claims advisers who will deal with claims on your behalf
- Selection of payment options including monthly instalment facility available on request

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