



Allianz Insurance plc

Medical Scanners and Equipment

Product Information



Allianz 

This information is for intermediaries only

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 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:

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

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.

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 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 all-inclusive (parts, labour and call-out) 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
<p>The insured must:</p> <p>keep up to date records of values at risk and provide to us annually by declaration</p> <p>back-up data records and where possible store off site with duplicate copies</p> <p>maintain minimum physical security standards specific to proper securing devices for doors and windows</p>	<p>Loss or damage recoverable under a maintenance agreement</p> <p>The value of data to the Insured</p> <p>Inventory Loss or Unidentifiable Occurrence</p> <p>Programming errors or design defects and inventory losses</p> <p>Terrorism</p> <p>Virus & Hacking</p> <p>Breakdown of non-maintained computer equipment</p> <p>Unproven software</p> <p>Incorrect storage of Data Media</p>