



Engineering Inspection and Insurance

If you are responsible for managing a block of flats, you are required to ensure that equipment such as lifts, boilers and window cleaning gantries are inspected regularly and are well maintained. Even where specific legislation does not apply, plant and equipment may be subject to Health & Safety guidance notes.

We can negotiate a policy written for your building which will cover the costs of professional inspection of vulnerable equipment specified by you. It will also cover you for unforeseen breakdown and damage.

What is covered?

- Sudden and unforeseen damage
- Breakdown, explosion and collapse
- Accidental damage
- Debris removal
- Temporary removal
- Professional Fees
- Abortive Repair Cost & Investigation Cost
- Trace and Access
- Metered Utility Charges
- Avoidance of impending Damage
- Consequential Loss
- Claims preparation costs
- Up to £500,000 for each incident
- Own surrounding property for pressure plant
- Own surrounding property for lifting equipment

How much does the policy cost?

This will depend on what equipment is covered. We will negotiate a competitive price for the right insurance solution, tailored to provide the appropriate level of risk protection for your building.

Significant savings can be made by protecting all of the plant under a single policy, instead of taking out a different contract for each item.

Remember that you will, in any case, have to arrange – and pay – for statutory inspections of lifts and boilers. If you have Deacon's Engineering and Inspection Insurance the costs of arranging these inspections would be covered.

Does all this legislation apply to residential flats?

YES! The Provision and Use of Work Equipment Regulations 1998 and the Lifting Operations and Lifting Equipment Regulations 1998 were written primarily with the workplace in mind, but blocks of flats, because they have common areas, fall under their remit.

The Gas Safety (Installation and Use) Regulations 1994 (as amended) place duties on consumers, installers, suppliers and landlords.

What do the inspectors do?

The engineer or surveyor carries out statutory and non-statutory examinations. In a block of flats statutory examinations typically cover lifts, window cleaning gantries, pressurised boiler systems, electronic installations etc.

Non-statutory examinations cover equipment not governed by specific UK or EU legislation (although it may be the subject of Health and Safety Executive guidance notes). Eg: play equipment and swimming pool pumps.

After an examination is completed, clients receive a report detailing the items of equipment and recording their condition. The report identifies any defects and will make recommendations for repair.

Are the inspectors' recommendations mandatory?

Where legislation is concerned, the answer is obviously yes. In addition, your insurance cover will be invalid if you choose to ignore the inspector's recommendations.

Do I really need this cover?

Unless you are fully confident that your service charge budget can cover the costs of emergency repair work, we recommend that you consider this insurance. If the worst happened, you might not find that flat owners have much patience if, for example, the central heating boiler broke down in mid winter or the lift was out of order for days or weeks.

Lastly, please remember that directors of the management company could be held personally liable if equipment failure causes injury. Inspection and maintenance is essential.

How do I get a quote and arrange cover?

Call free on **08000 92 93 94** and we will do the rest – including all the administration.