

# Handy hints for Engineering Insurance

**Engineering insurance refers to the insurance that provides economic safeguard to the risks faced by the machines and equipment in public places.**

Plant, machinery and equipment that require inspection are found in many different industries. Engineering insurance covers plants such as heating, hot water, air conditioning, ventilation, refrigeration, electrical, lifts, escalators and fork lift trucks against unexpected damage.

Engineering insurance will cover a lift for unexpected damage through breakdown or accident, as well as the loss of profits or revenue and increased costs of working.

Engineering inspections are required to be carried out twice a year as a part of an engineering policy and is an essential aspect of ensuring the safety of machinery. A record of these inspections must be kept.



**It is a legal requirement for lifts to be inspected by a competent person at six monthly intervals.**



**Lifts include passenger lifts, window cleaning hoists and winches fixed to the roof of the property.**



**If a lift has a maintenance agreement in place, this agreement may not comply with the requirements of the LOLER.**

**It is recommended that an independent lift engineer inspects the lift.**

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