



# Machinery Business Interruption

## Fiducia MGA

Fiducia MGA is a company with innovative products and services. We are solving the problems we have seen in our industry and those which Brokers have consistently told us about. Fiducia MGA is backed 100% by leading syndicates which are evolving, growing and meeting the needs of their customers whilst protecting people, businesses and communities for over 300 years.

Our personnel are focussed, empowered and experienced. We are specialists in our products. Giving good quality and prompt service is at the heart of our business. We are accessible and available for you and your client.

## The Policy

Fiducia MGA offer a suite of Engineering products which are designed to suit businesses of all sizes.

The policy is designed to easily and clearly extend to meet the needs of your customers.

The policy is competitive in both price and cover offered. We aim to deliver clear and accurate documentation.

Our experienced Underwriters appreciate the value in risk management and pricing from us will reflect the quality of the risk presented.

## What does it cover?

The policy covers loss of Gross Profit following sudden and unforeseen damage, including breakdown, accidental damage and collapse, to installed and mobile machinery at the insured's premises.

## Claims and Risk Management

We recruit knowledgeable and experienced Underwriters and independent Risk Engineers who understand the risks and are available to discuss your needs. When Claims occur, you can be confident we will work with you to provide solutions, using experienced staff and/or specialist Loss Adjusters.

**Policy Benefits** *{this is a summary only, please see actual policy for specific cover, conditions, and limitations}*

Standard cover automatically includes:

- Loss of Gross Profit following Breakdown and accidental damage to key items of machinery
- Operator error
- Ingress of foreign bodies
- Option to convert to output basis
- Accountants fees - £25,000

