



# Print equipment

Maintenance and  
Breakdown Insurance

**BPIf**  
member

Burnett & Associates Ltd is  
an Associate Member of the  
British Print Industries Federation Ltd

 **Burnett  
& associates**  
*In professional partnership to serve you*

## Print equipment Maintenance and Breakdown Insurance

### Flexibility and cost effectiveness

Burnett & Associates can offer you a monthly insurance policy to cover your printing equipment machinery for breakdown with an option to upgrade to a bespoke policy that meets your individual needs. For example, we can offer you the choice of nil excess, £250 excess to reduce your monthly premium or £500 excess to reduce it even further. Plus, we can include accidental damage cover if required, so flexibility and fixed costs for budgeting are the key to the cost effective alternative to traditional maintenance routes.

### Print equipment covered?

Burnett & Associates cover a wide variety of machinery, which is used throughout the whole printing process such as:

- Press equipment
- Pre-press equipment
- Digital presses and printers
- Print finishing equipment
- All IT hardware



## PRINCIPLE FEATURES:

### BRONZE COVER

**Provides cover for breakdown to the insured equipment, with breakdown defined as:**

"The sudden and unforeseen electrical, electronic or mechanical failure of an insured component arising from any permanent internal mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before its normal operation can be resumed."

### SILVER COVER

**Cover as Bronze, but extended to include:**

Maladjustment, meaning components which, during the normal operation of the equipment, have become misaligned or require adjustment to restore their factory settings or tolerances.

Additional labour or carriage charges incurred by you and authorised by us to expedite the repair of any breakdown which is insured under this policy.

Breakdown to, or replacement of, any valve, cathode ray, x-ray tube, laser or other light source subject to an age allowance.

### GOLD COVER

**Cover as Silver, but extended to include:**

Accidental damage, meaning sudden and unforeseen physical damage to the equipment that was not deliberate or bound to happen.

Re-gassing of chiller units following breakdown or accidental damage.

## Consider the security and flexibility of your chosen insurance route

**In looking at any insurance product, you need to consider the security provided by the insurer, i.e. their ability to pay your claims, the scope of the cover being provided, the flexibility of the insurance and the claims process, including speed of payment.**

We detail below a few key points to look out for, principally applying to the Print Maintenance insurances, but equally as an aide memoire for any insurance you are considering:

- **Your Insurer.** Ensure your insurer (as opposed to your agent or broker) is UK authorised with a credit rating of at least "A". These ratings are provided by companies such as A.M. Best or Standard & Poors and provide an indication of the financial ability of your insurer to support claims. Burnett's main insurer, ACE Europe Ltd, is rated A+. We have seen some unrated insurers used and even some uninsured maintenance or breakdown schemes offered in the market, so check carefully!
- **Policy Documentation.** It stands to reason that you should receive an insurance policy if you have taken out insurance. Make sure when you get a quotation you see a copy of the policy and a summary of the cover so you know exactly what you are purchasing before committing. Make sure you receive your actual policy after signing up as otherwise you may not be insured. Burnett's issue all policy documents within 2 weeks of receiving your application.
- **Policy Cover.** As above, ensure you know what cover you are purchasing. Burnett's developed its current wording over many years to provide a comprehensive cover to suit the needs of your industry, so much so that our wording is used as the template for other schemes. As you can see, we offer 3 levels of cover tailored to your budget and requirements with optional excess's to further reduce the premiums. We can even tailor a cover to suit your particular requirements.
- **Flexibility.** Ensure you are not tying yourself into a long term financial commitment. Many insurance policies cannot be cancelled (with a return premium) and if you do pay monthly this could well be through a separate finance agreement (loan). This will definitely have financial repercussions should you cancel midterm so check all the paperwork you are signing carefully. We offer a monthly rolling policy payable by Direct Debit which can be amended or cancelled at any monthly anniversary. We can also offer annual or 24 month policies if required.
- **Claims.** The main benchmark of any insurance provider is its ability to provide a robust and efficient claims service. Check carefully that your chosen provider can support a professional and sustainable service. Burnett's have specialised in administering maintenance and breakdown insurance for computer and electronic equipment for over 30 years and print industry maintenance insurance for over 15. We are part of the Citymain Group with over 40 staff in the UK, who in turn is part of the SPB Group, a French insurance administrator with offices throughout Europe with over 800 staff. We have a professional and dedicated claims team who will personally handle your claims ensuring a rapid resolution and settlement. Burnett's have full claims handling authority from our insurers so everything is dealt with by us, including payment. In many cases Burnett's can even pay your repairer direct saving you time and easing your cash flow.

## Policy duration

The policy duration is normally monthly with payments collected by Direct Debit, although annual policies are available if required. Monthly cover will be renewed automatically unless you or we cancel the policy.

This policy may exceed one year in duration, so you may need to review and update your cover periodically to ensure that it remains adequate and meets all of your print breakdown insurance requirements.

We can also offer annual or extended policies in respect of warranty covers for manufacturers or distributors.





**Burnett & Associates Ltd was formed in 1980 specifically to arrange and administer insurance for breakdown and warranty in respect of electronic equipment, plant and machinery.**

Burnett's have developed and expanded their speciality in this area to many products including for the last 15 years the print industry, offering bespoke insurance solutions to cover the print industry's machinery breakdown requirements.

Burnett's is part of the Citymain Group which in turn is part of the SPB Group.

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**The Citymain Group provides insurers and policy holders with full administration services including policy issuance, premium collections and claims handling.**

Its core products include cover for print breakdown, computer maintenance, mobile phones, laptops, all handheld gadgets, brown and white goods as well as purchase protection and price promise.

Citymain's head office is in Ryde on the Isle of Wight. It also has an office in the Lloyds Building in the City of London.



Burnett & Associates Ltd | Prince Consort Building | St Thomas Street | Ryde | Isle of Wight | PO33 2DL  
T. 0844 576 2303 | F. 0844 576 2321 | [www.burnett.co.uk](http://www.burnett.co.uk) | [sales@burnett.co.uk](mailto:sales@burnett.co.uk)

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