



## EQUIPMENT BREAKDOWN CLAIMS – QUICK REFERENCE GUIDE

**FAX: 1-888-FAX-LOSS (329-5677)**

**PHONE: 1-888-HSB-LOSS (472-5677)**

### **Identification of Equipment Breakdown Losses:**

**Covered Causes of Loss** - Equipment breakdown coverage requires an “accident” defined as follows:

- 1) Mechanical breakdown including rupture/breaking by centrifugal force.
- 2) Electrical arcing that disturbs electrical devices, appliances, wires, etc.
- 3) Explosion of steam boilers or steam equipment.
- 4) Loss or damage to steam boilers/equipment due to an event inside.
- 5) Loss or damage to hot water boilers/equipment due to an event inside.

**Covered Equipment** - Covered Property built to operate under vacuum or pressure, or used for the generation, transmission or utilization of energy:

Boilers and pressure vessels – heating, process or storage

Air conditioning/ refrigeration equipment

Electrical – motors, transformers, switchgear

Mechanical – compressors, pumps, engines, fans

Office equipment – communications, data processing, copying

### **Claim Notification and Handling:**

1. Notify Keenan as soon as possible of any potential Equipment Breakdown loss, so we can put the boiler and machinery insurance carrier, Hartford Steam Boiler, on notice.
2. Hartford Steam Boiler (HSB) will complete the investigation, loss adjustment/settlement, and issue payment to the School District.

### **Action Steps In Case of an “Accident”:**

1. If you need immediate repairs, save the damaged parts. If that is impractical, contact Keenan or HSB.
2. Obtain at least two bids for repair/replacement. Get estimates on the cost to repair or replace the damaged property. The bids should include a list of parts replaced and why, straight time labor costs, and overtime labor costs. Be sure to include any expense the School District incurs while making repairs.
3. For a business interruption/extra expense claim, you will need to provide information on business results before and after the loss. Keep detailed records of business activity and extra expenses during the period of interruption. Remember, you are required to do everything to reduce the loss.
4. If you have any questions contact Keenan or HSB as soon as possible.