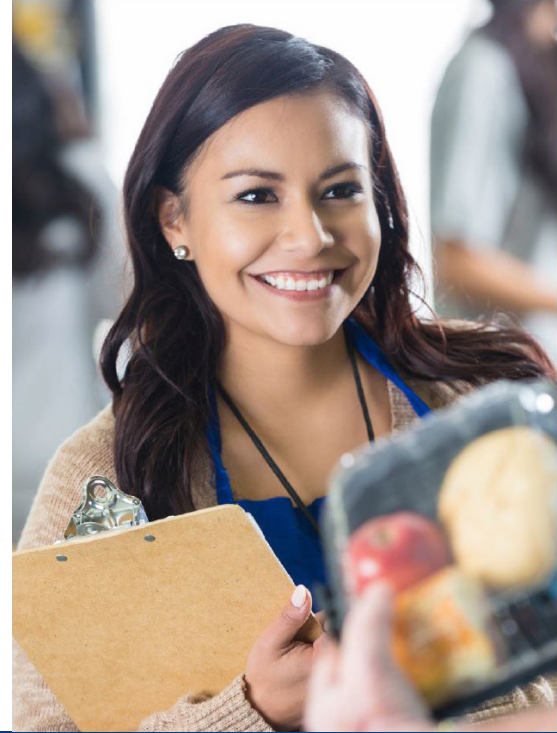


Equipment Breakdown Lessons Learned Social Service, Home Healthcare, Hospice, Mental Health, Substance Abuse and Home Medical Equipment Dealers

Although equipment breakdown insurance is a vital product and service solution, some business owners may be unaware of their numerous exposures and forgo the coverage. Knowing breakdowns to computer equipment, air conditioning and refrigeration systems and other mechanical and electrical equipment are commonplace, we can respond to equipment breakdown losses not covered by typical multi-peril policies.



Read our loss examples to learn more about the scale and variety of equipment breakdown losses which impact human services operations every day.

<p>An electrical surge at a temporary housing facility for the homeless caused a breakdown of the motor and compressor of a 150 ton air-conditioning system. Due to the nature of the motor breakdown in the refrigeration system, refrigerant replacement was needed to avoid creating subsequent damage to other existing components as well as the new motor windings.</p>	<p>Loss:</p> <ul style="list-style-type: none"> Property Damage - \$46,800
<p>The loss of cooling water to the sprinkler system fire pump drive engine caused the engine to overheat at a local food bank. The engine's cylinders were severely damaged and extra expense was incurred to rent a replacement engine during the time of repair.</p>	<p>Loss:</p> <ul style="list-style-type: none"> Property Damage - \$26,700 Extra Expense - \$75,000
<p>A key piece of diagnostic equipment used for patient examinations experienced a mechanical breakdown of the assembly holder to the main electrical fuse. Because of the specialized nature of the electronics, even the manufacturer couldn't repair the unit.</p>	<p>Loss:</p> <ul style="list-style-type: none"> Property Damage - \$18,700
<p>Once employees discovered they couldn't log on to their server and computers after a weather event, a claim investigation revealed a voltage irregularity caused a breakdown of the uninterrupted power supply (UPS) used to provide backup electrical power to their computer equipment. The non-profit organization's UPS failed to respond when primary electrical power was lost.</p>	<p>Loss:</p> <ul style="list-style-type: none"> Property Damage - \$38,600 Expediting Expense - \$1,800

800.873.4552 | **PHLY.com**

The PHLY *Difference*

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. The claim scenarios described herein are for illustrative purposes only and should not be compared to any other claim. Coverage for a specific loss will vary based on the details of the loss, the policy terms and conditions, and applicable law. All coverages are not available in all states due to state insurance regulations. Certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2024 Philadelphia Consolidated Holding, All Rights Reserved.



TOKIO MARINE GROUP
To Be a *Good Company*