



EQUIPMENT AND COVERAGE GUIDE

A Comprehensive Guide to
Equipment Breakdown Insurance

Available as standalone or in addition
to current Britt/Paulk programs.

EQUIPMENT FAILURES

AND CAUSES

- | | |
|--|--|
| <ul style="list-style-type: none"> ○ Boilers and fired pressure vessels | <ul style="list-style-type: none"> ○ Rupture/bursting/cracking due to overpressure, control failure, low water level, overheating |
| <ul style="list-style-type: none"> ○ Unfired vessels (hot water tanks, air tanks, cookers, process vessels) | <ul style="list-style-type: none"> ○ Rupture/bulging/cracking due to overpressure, thinning of metal, vacuum collapse |
| <ul style="list-style-type: none"> ○ Refrigerating and air conditioning, vessels and piping | <ul style="list-style-type: none"> ○ Cracking/rupture due to vibration, support failure |
| <ul style="list-style-type: none"> ○ Piping (steam, air, etc.) | <ul style="list-style-type: none"> ○ Rupture/cracking due to vibration, support failure |
| <ul style="list-style-type: none"> ○ Electrical motors, generators and other rotating electrical equipment | <ul style="list-style-type: none"> ○ Electrical burnout/burned bearings due to line surge, excessive moisture, brittle insulation, ventilation problems |
| <ul style="list-style-type: none"> ○ Centrifugal compressors, pumps, fans, blowers | <ul style="list-style-type: none"> ○ Electrical burnout/burned bearings due to misalignment, loss of lubrication, overspeed |
| <ul style="list-style-type: none"> ○ Reciprocating compressors, pumps, internal combustion engines | <ul style="list-style-type: none"> ○ Cylinder/shaft damage/rod or valve breakage due to liquid slugging, contaminated oil, seizing |
| <ul style="list-style-type: none"> ○ Turbines | <ul style="list-style-type: none"> ○ Blading/shaft/jacket/frame damage due to shroud ring failure, imbalance, progressive cracking, and overspeed |
| <ul style="list-style-type: none"> ○ Gears, gear sets | <ul style="list-style-type: none"> ○ Broken teeth/burned bearings due to vibration, misalignment, metal fatigue, contaminated oil |
| <ul style="list-style-type: none"> ○ Miscellaneous machines (paper machines, hydraulic presses, extruders, production machines) | <ul style="list-style-type: none"> ○ Breaking of moving parts/frame damage due to metal fatigue, thinning of parts under pressure |
| <ul style="list-style-type: none"> ○ Transformers | <ul style="list-style-type: none"> ○ Electrical burnout, line surge, excessive moisture, overload, dirty environment |
| <ul style="list-style-type: none"> ○ Miscellaneous electrical apparatus (switch boards, cables, bus ducts, circuit breakers) | <ul style="list-style-type: none"> ○ Electrical burnout, line surge, excessive moisture, overload, dirty environment, loose connections |
| <ul style="list-style-type: none"> ○ Air Conditioning units, small refrigerating and compressing units | <ul style="list-style-type: none"> ○ Refer to comments above related to particular components of the units: motors, etc. |



All too often, when Equipment Breakdown Insurance is considered, only Boiler & Property Damage exposures get insured. A quick glance at this Equipment and Coverage Guide will show how many other exposures may have been overlooked. BPI has the most up-to-date comprehensive coverage in the industry, which keeps our insurance in-synch with the changing Equipment Breakdown risks of your customers. Use this guide to determine the needs of your customers today and call us. If you have a business you do not see on our list, we can help with that too. Geographic location and variations within a type of business may affect the type and scope of equipment a business may have. Remember that comprehensive coverage will provide the best protection.

- Usually Found
- Occasionally Found
- ✕ Potential Coverage Needed

TYPE OF ESTABLISHMENT	BOILER (PRESSURE VESSELS)				AND MACHINERY								OTHER COVERAGE NEEDS		
	Heating Boilers	High Pressure Boilers	Pressure Vessels (non-process)	Process Vessels	Air Conditioning Equipment	Refrigeration Equipment	Motors, Generators	Transformers	Electrical Apparatus	Pumps, Compressors	Engines, Turbines	Production Machinery	Business Interruption	Spoilage (consequential damage)	Extra Expense
Apartment Buildings	●		●		●		○	○	●	○			✕		✕
Arenas	●		●		●	○	●	○	●	●			✕		✕
Bakeries		○	●			●	●		●	●		○	✕	✕	
Banks	●		●		●		○		●	○			✕		✕
Beverage Manufacturers/Bottling Plants	●	○	●			●		○	●	●		●	✕		
Bowling Alleys	●		●		●		○		●				✕		
Breweries	○	●	●	●	○	●	●	○	●	●	○	●	✕	✕	
Candy Manufacturers	○	●	●	●		●	●	○	●	●		●	✕	✕	
Canneries	○	●	●	●		●	●	○	●	●		●	✕	✕	✕
Churches	●		●		○		○		●	○					✕
Clothing Manufacturers	●	●	●	○	○		○	○	●	○		○	✕		✕
Clubs	●		●		●	○	○	○	●	○			✕	✕	
Cold Storage or Ice Plants	○		●	●		●	●	○	●	●			✕	✕	✕
Colleges	●	○	●		●		●	○	●	○	○		✕		✕
Condominiums	●		●		●		○	○	●	○			✕		✕
Convalescent Homes	●		●		●	●	○	○	●	○			✕		✕
Country Clubs	●		●		●	●	○		●	●			✕	✕	✕
Dairies or Creameries	○	●	●	●	○	●	●	○	●	●		○	✕	✕	✕
Dry Cleaners	○	●		○	○			○	●	●			✕		✕
Food Processing	●	●	●	●	○	●	●	○	●	●		●	✕	✕	✕

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Flour & Grain Mills	●	○	●				●	●	●	○		●	✕		
Funeral Homes	●		●		●		○		●	○			✕		✕
Furniture Manufacturers	●	○	●	○	○		●	●	●	●		●	✕		
Garages	●				○		○		●	●			✕		
Greenhouses or Florists	●	○	○		○	○	●		●				✕	✕	✕
Hospitals	●	●	●	○	●	●	●	●	●	●	○		✕	✕	✕
Hotels	●	○	●		●	●	●	○	●	○			✕	✕	✕
Ice Cream Plants	●	○	●	○		●	●	●	●	●		●	✕	✕	✕
Ice Rinks			●			●	●	●	●	●			✕		✕
Laundries	○	●	●				●	○	●	●		●	✕		✕
Manufacturing, Light*	●	○	●	○	○		●	●	●	●		●	✕		✕
Meat Packing Plants	○	●	●	○		●	●	○	●	●		○	✕	✕	✕
Motels	●		●		●			○	●	○			✕		✕
Office Buildings	●		●		●	○	●	○	●	○	○		✕		✕
Pharmaceutical Manufacturers	○	●	●	●	●	●	○	●	●	●	○	●	✕	✕	
Printing, Publishing	●		●		●		●	○	●	○		●	✕		✕
Public/Municipal Buildings	●		●		●		●	○	●	○		●	✕		✕
Restaurants	●		●		●	●		○	●				✕	✕	✕
Schools	●		●		○	●	○	○	●	○					✕
Stores	○		●		●	○	○	○	●	○			✕		✕
Textile Plants	●	○	●	●	○		●	●	●	●	○	●	✕	✕	
Theaters	●		●		●		○	○	●	○			✕		
Utilities (small municipal)	○	●	●				●	●	●	●	●		✕		✕
Warehouses	○		●				○	○	●	●			✕		✕
Zoos	●		●		●	●	●	○	●	●			✕		✕

* Examples: Machine Shops, Hardware, Cutlery, Electrical Fixtures, Locks, Paper Boxes.



This material does not amend, or otherwise affect, the provisions or coverages of any policy or document provisions issued by the member companies of Britt/Paulk. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or document provisions, and any applicable law. Coverage is subject to insureds meeting our underwriting guidelines.