







Risk Solutions

## **Inspection Services**Do you need a certificate inspection?

Hartford Steam Boiler One State Street P.O. Box 5024 Hartford, CT 06102-5024 Tel: (800) 472-1866 www.hsb.com

Inspection Hotline: (800) 333-4677 Email: nscinsp\_hotline@hsb.com Fax: (484) 582-1811

### Hartford Steam Boiler helps customers identify equipment inspections and provides recommendations to meet jurisdictional requirements.

HSB is a leading specialty insurer providing equipment breakdown, other specialty coverages, inspection services and engineering-based risk management that set the standard for excellence worldwide. We anticipate risks and provide forward-thinking solutions that render tomorrow's world insurable.

#### Jurisdictional Regulations

Jurisdictional regulations governing the inspections and certification of certificate objects can be complicated and confusing. Depending on the jurisdiction, one or more of the following objects may require a certificate:

- Power boilers and high-pressure, hightemperature water boilers
- Low-pressure steam or vapor heating boilers
- Refrigeration systems
- Pressure vessels

For your convenience, HSB's Inspection Hotline is available to you for answering questions and receiving inspection requests. If you have Equipment Breakdown coverage, you can request jurisdictionally-mandated inspections.

#### How to Request an Inspection

Call the Inspection Hotline at (800) 333-4677 or send an email to nscinsp\_hotline@hsb.com. Please provide the following information:

- Location name
- Location address
- Contact name
- Contact phone number
- Insurance carrier name
- Policy number 1004073
- Policy period
- State or jurisdictional number associated with the equipment (if available).

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# **Equipment Breakdown with TechAdvantage** Claim Scenarios

#### Loss Scenario #1

A small restaurant sustained a power surge which caused electrical damage to its walk-in refrigerator. The restaurant was closed and lost business for seven days. When service was restored, the insured advertised its reopening through a local radio station. The electrical damage to the refrigeration system was a covered accident. Business interruption losses were paid, enabling the advertising loss to be settled under public relations coverage.

Property Damage: \$6.000 **Business Income: \$14,000** Public Relations: \$5,000 Total Paid Loss: \$25,000

#### Loss Scenario #2

The scheduling and billing department for a medical center was unable to conduct business for one week due to a service interruption with their accounting service provider. The cloud based software and backup files were not accessible for three days while the service provider made repairs to their servers that were damaged when the facility suffered a breakdown to their air conditioning system and the servers overheated.

**Business Income:** \$9,675 Extra Expense: \$1,750 Total Paid Loss: \$11,425

#### Loss Scenario #3

At a local bar, a power surge damaged telephones, satellite receivers, and a point-of-sale system used to track orders and checks.

Total Loss: \$85,693

#### Loss Scenario #4

A large bed and breakfast inn suffered arcing in its main electrical panel. The electrical arcing knocked out the electricity and caused damage to the bed and breakfast inn's phones, hot water heater, and air conditioning. Guests were evacuated and the inn was closed for 10 days.

Total Loss: \$179,273

#### Loss Scenario #5

As an apartment elevator car returned to the lobby level, part of the framing broke off, and jammed between the car and first floor platform. The elevator was stuck, but the motor kept running and eventually burned out electrically.

**Total Loss: \$9,721** 

#### Loss Scenario #6

A retail store lost power, and once the power was restored, all of the point-of-sale registers and phone system lost functionality. The service company was called in and was unable to get the system to reboot. No physical damage was found. One of the disks was corrupted and had to be replaced.

Property Damage: \$4,000 Data Restoration: \$10,000

Total Loss: \$14,000

#### Loss Scenario #7

The rack lift shaft on a bakery oven suffered a mechanical breakdown. Bread and pastry dough spoiled, and the baker lost income while awaiting replacement oven parts shipped from Italy.

Property Damage: \$2,900 **Business Income: \$17,300** Perishable Goods: \$7,200

**Total Loss: \$27,400** 

