EQUIPMENT BREAKDOWN COVERAGE

Maine Municipal Association
RISK MANAGEMENT SERVICES

Tailored equipment breakdown solutions

Cities, towns, and utility districts have a variety of equipment exposures that are often overlooked, and when these unexpected mechanical, electrical or pressure failures occur, it can be costly to repair or replace.

A good first step is to avoid the unforeseen risk. The Property & Casualty Pool coverage includes Equipment Breakdown coverage designed to meet the unique exposures of our members. We have the expertise through a partnership with Travelers BoilerRe, to identify establishment-specific equipment exposures and assist you by reducing losses and by providing a safe environment for your staff and residents.

The benefit to your municipality

- Inspection and identification of exposures provides safeguards against equipment loss, labor cost and expenses in the event of a loss.

- Coverage for indirect losses such as extra expense, service interruption, spoilage and business interruption.

- State-mandated boiler and pressure vessel inspections are included with your coverage.

- Claims adjusted by professionals solely dedicated to the equipment breakdown insurance business.

Covered Equipment

- Air conditioners
- Boilers
- Communication systems
- Compressors
- Computers
- Electrical distribution systems
- Electrical equipment
- Emergency generators
- Engines
- Fans
- Fired/unfired pressure vessels
- Fired water heaters
- Generators
- Heating and cooling systems
- High-efficiency lighting systems
- Mechanical equipment
- Motors
- Pumps
- Refrigeration units
- Security systems
- Switchboards
- Transformers
- Vacuum systems

A large air blower broke down due to a lubrication failure, resulting in the curtailment of sludge treatment. A temporary blower was installed until repairs were completed.

An incoming voltage surge resulted in the failure of the communications, heating, and air-conditioning controls of an administration building. All controls required replacement.

TOTAL LOSS: $41,800

TOTAL LOSS: $120,000

To learn more about coverage for municipalities, call 207.626.5583 or visit www.memun.org