



Protecting Main Street for More Than 100 Years

EQUIPMENT AND COVERAGE GUIDE A Comprehensive Guide to Equipment Breakdown Insurance

EQUIPMENT FAILURES

- Boilers and fired pressure vessels
- Unfired vessels (hot water tanks, air tanks, cookers, process vessels)
- Refrigerating and air conditioning, vessels and piping
- Piping (steam, air, etc.)
- Electrical motors, generators and other rotating electrical equipment
- Centrifugal compressors, pumps, fans, blowers
- Reciprocating compressors, pumps, internal combustion engines
- Turbines
- Gears, gear sets
- Miscellaneous machines (paper machines, hydraulic presses, extruders, production machines)
- Transformers
- Miscellaneous electrical apparatus (switch boards, cables, bus ducts, circuit breakers)
- Air Conditioning units, small refrigerating and compressing units

AND CAUSES

- Rupture/bursting/cracking due to overpressure, control failure, low water level, overheating
- Rupture/bulging/cracking due to overpressure, thinning of metal, vacuum collapse
- Cracking/rupture due to vibration, support failure
- Rupture/cracking due to vibration, support failure
- Electrical burnout/burned bearings due to line surge, excessive moisture, brittle insulation, ventilation problems
- Electrical burnout/burned bearings due to misalignment, loss of lubrication, overspeed
- Cylinder/shaft damage/rod or valve breakage due to liquid slugging, contaminated oil, seizing
- Blading/shaft/jacket/frame damage due to shroud ring failure, imbalance, progressive cracking, and overspeed
- Broken teeth/burned bearings due to vibration, misalignment, metal fatigue, contaminated oil
- Breaking of moving parts/frame damage due to metal fatigue, thinning of parts under pressure
- Electrical burnout, line surge, excessive moisture, overload, dirty environment
- Electrical burnout, line surge, excessive moisture, overload, dirty environment, loose connections
- 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. Travelers Boiler & Machinery Program Services 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.

- 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 Manufacturer	●	○	●	○	○		●	●	●	●		●	✗		
Garages	●				○		○		●	●			✗		
Greenhouses or Florists	●	○	○		○	○	●		●				✗	✗	✗
Hospitals	●	●	●	○	●	●	●	●	●	●	○		✗	✗	✗
Hotels	●	○	●		●	●	●	○	●	○			✗	✗	✗
Ice Cream Plants	●	○	●	○		●	●	●	●	●		●	✗	✗	✗
Ice Rinks			●			●	●	●	●	●			✗		✗
Laundries	○	●	●				●	○	●	●		●	✗		✗
Manufacturing, Light*	●	○	●	○	○		●	●	●	●		●	✗		✗
Meat Packing Plants	○	●	●	○		●	●	○	●	●		○	✗	✗	✗
Motels	●		●		●			○	●	○			✗		✗
Office Buildings	●		●		●	○	●	○	●	○	○		✗		✗
Pharmaceutical Manufacturer	○	●	●	●	●	●	○	●	●	●	○	●	✗	✗	
Printing, Publishing	●		●		●		●	○	●	○		●	✗		✗
Public/Municipal Buildings	●		●		●		●	○	●	○		●	✗		✗
Restaurants	●		●		●	●		○	●				✗	✗	✗
Schools	●		●		○	●	○	○	●	○					✗
Stores	○		●		●	○	○	○	●	○			✗		✗
Textile Plants	●	○	●	●	○		●	●	●	●	○	●	✗	✗	
Theaters	●		●		●		○	○	●	○			✗		
Utilities (small municipal)	○	●	●				●	●	●	●	●		✗		✗
Warehouses	○		●				○	○	●	●			✗		✗
Zoos	●		●		●	●	●	○	●	●			✗		✗

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 protect all of it.

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

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