



Boiler & Machinery  
**INDUSTRY**Edge®

# Equipment and Coverage Guide

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AN INFORMATIVE GUIDE TO EQUIPMENT BREAKDOWN INSURANCE

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## Key equipment

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Boilers and fired pressure vessels

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Unfired vessels (hot water tanks, air tanks, cookers, process vessels)

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Refrigerating and air conditioning, vessels and piping

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Boiler and pressure vessel piping

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Electrical motors, generators and other rotating electrical equipment

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Centrifugal compressors, pumps, fans, blowers

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Reciprocating compressors, pumps, internal combustion engines

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Turbines

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Solar panels and their associated equipment (i.e., inverters, panels, breakers, cables, wiring)

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Gears, gear sets

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Miscellaneous machines (i.e., paper machines, hydraulic presses, extruders, production machines)

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Transformers

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Miscellaneous electrical apparatus (i.e., switchboards, cables, bus ducts, circuit breakers)

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Air conditioning units, small refrigerating and compressor units

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## And common breakdowns

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Rupture/bursting/cracking due to overpressure, control failure, low water level, overheating

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Rupture/bulging/cracking due to overpressure, thinning of metal, vacuum collapse

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Rupture/cracking due to vibration, support failure

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Rupture/cracking due to vibration, support failure

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Electrical burnout/burned bearings due to line surge, excessive moisture, brittle insulation, ventilation problems

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Electrical burnout/burned bearings due to misalignment, loss of lubrication, overspeed

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Cylinder/shaft/damaged rod or valve breakage due to liquid slugging, contaminated oil, seizing

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Blading/shaft/jacket/frame damage due to shroud ring failure, imbalance, progressive cracking, overspeed

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Electrical arcing

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Broken teeth/burned bearings due to vibration, misalignment, metal fatigue, contaminated oil

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Breaking of moving parts/frame damage due to metal fatigue, thinning of parts under pressure

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Electrical burnout/winding failure due to line surge, excessive moisture, overload, dirty environment

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Electrical burnout due to line surge, excessive moisture, overload, dirty environment, loose connections

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Refer to comments above related to particular components of the units: motors, etc.

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All too often, when equipment breakdown insurance is considered, only boiler and air conditioning systems are thought to be critical equipment exposures. Our Equipment and Coverage Guide is the first step in understanding how many other risks can be overlooked. Travelers has the expertise to identify and protect your customers' industry-specific equipment exposures.

Take the next step in meeting your clients' coverage needs by speaking with a Boiler & Machinery account executive. To find one near you, visit [travelers.com/boiler](https://travelers.com/boiler).

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
<ul style="list-style-type: none"> <li>● Usually found</li> <li>● Occasionally found</li> <li>× Potential coverage needed</li> </ul>															
Apartment buildings	●		●		●		●	●	●	●			×		×
Arenas	●		●		●	●	●	●	●	●			×	×	×
Bakeries		●	●			●	●		●	●		●	×	×	×
Banks	●		●		●		●		●	●			×		×
Beverage manufacturers/Bottling plants	●	●	●			●		●	●	●		●	×	×	×
Bowling alleys	●		●		●		●		●				×	×	×
Breweries	●	●	●	●	●	●	●	●	●	●	●	●	×	×	×
Candy manufacturers	●	●	●	●		●	●	●	●	●		●	×	×	×
Canneries	●	●	●	●		●	●	●	●	●		●	×	×	×
Churches	●		●		●		●		●	●					×
Clothing manufacturers	●	●	●	●	●		●	●	●	●		●	×		×
Clubs	●		●		●	●	●	●	●	●			×	×	×
Cold storage/Ice plants	●		●	●		●	●	●	●	●			×	×	×
Colleges	●	●	●		●		●	●	●	●	●		×	×	×
Condominiums	●		●		●		●	●	●	●			×		×
Convalescent homes	●		●		●	●	●	●	●	●			×	×	×
Country clubs	●		●		●	●	●		●	●			×	×	×
Dairies/Creameries	●	●	●	●	●	●	●	●	●	●		●	×	×	×
Dry cleaners	●	●		●	●			●	●	●			×		×
Flour and grain mills	●	●	●				●	●	●	●		●	×	×	×



- Usually found
- Occasionally found
- × Potential coverage needed

Geographic location and variations within a type of business may affect the type and scope of equipment a business may have.

\* Examples: Machine shops, hardware, cutlery, electrical fixtures, locks, paper boxes.

## Type of establishment

	Boiler (pressure vessels)				And Machinery								Other coverage needs		
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Food processing plants	●	●	●	●	●	●	●	●	●	●		●	×	×	×
Funeral homes	●		●		●		●		●	●			×	×	×
Furniture manufacturers	●	●	●	●	●		●	●	●	●		●	×		×
Garages	●				●		●		●	●			×		×
Greenhouses/Florists	●	●	●		●	●	●		●				×	×	×
Hospitals	●	●	●	●	●	●	●	●	●	●	●		×	×	×
Hotels	●	●	●		●	●	●	●	●	●			×	×	×
Ice cream plants	●	●	●	●		●	●	●	●	●		●	×	×	×
Ice rinks			●			●	●	●	●	●			×		×
Laundries	●	●	●				●	●	●	●		●	×		×
Light manufacturing*	●	●	●	●	●		●	●	●	●		●	×		×
Meat packing plants	●	●	●	●		●	●	●	●	●		●	×	×	×
Motels	●		●		●			●	●	●			×	×	×
Office buildings	●		●		●	●	●	●	●	●	●		×	×	×
Pharmaceutical manufacturers	●	●	●	●	●	●	●	●	●	●	●	●	×	×	×
Printing/Publishing	●		●		●		●	●	●	●		●	×		×
Public/Municipal buildings	●		●		●		●	●	●	●		●	×	×	×
Restaurants	●		●		●	●		●	●				×	×	×
Schools	●		●		●	●	●	●	●	●				×	×
Stores	●		●		●	●	●	●	●	●			×	×	×
Textile plants	●	●	●	●	●		●	●	●	●	●	●	×	×	×
Theaters	●		●		●		●	●	●	●			×	×	×
Utilities (small municipal)	●	●	●				●	●	●	●	●		×		×
Warehouses	●		●				●	●	●	●			×	×	×
Zoos	●		●		●	●	●	●	●	●			×	×	×



## Travelers Boiler & Machinery is ready to help

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Northeastern region	800.842.2981
Southern region	800.842.1152
Central region	800.842.0618
Western region	415.732.1413
Boiler inspections	800.425.4119
Claim reporting	800.238.6225



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