



## Equipment Breakdown Claims Services

Provided by THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

One of the most common questions we get is, “What do we do if we have an Equipment Breakdown claim?”

First, advise the insured they should contact a repair firm so the equipment can be restored to working condition. If the insured would like assistance in selecting a repair firm, The Hartford Steam Boiler (HSB) claim specialists have access to a network of repair vendors and part suppliers. They can help insureds find firms that deliver prompt service and fair prices - and who stand behind their work.

In addition, take the following actions:

- ✓ Encourage insureds to notify Panhandle Farmers Mutual of a claim as soon as possible.
- ✓ The Panhandle Farmers Mutual adjuster will notify HSB, and an HSB claim specialist will respond as soon as possible.
- ✓ If immediate repairs are required, save the damaged parts. Insureds should take action to protect equipment and property from further damage.
- ✓ If there has been an interruption in business, insureds should submit records of business activity for a business income claim. These records should document business levels both before and after a loss. Also, keep records of extra expense incurred for temporary repairs or other costs incurred to keep operations running.

### Equipment Breakdown Claims Process

