



OCCUPANCY	EQUIPMENT BREAKDOWN LOSS EXAMPLES
APARTMENT BUILDINGS	Scale build-up resulted in a severe low-water condition, causing a boiler to rupture. Tenants, without heat, moved out or demanded rent relief. A rental boiler was installed as an interim measure until a replacement unit was installed. Property Damage: \$ 88,193 Business Interruption: \$ 35,032 Extra Expense: \$ 19,639 Total Paid Loss: \$ 142,864
AUTO SERVICE FACILITIES	An auto service center lost business income when a power surge damaged computer control boards and sensors for a machine used to align the wheels on cars. The insured was not able to perform alignments for weeks until repairs were completed. Repair Cost: \$ 15,716 Business Income: \$ 6,276 Total Paid Loss: \$ 21,992
COMMUNICATIONS AND DATA PROCESSING	A loose electrical connection caused the main electrical bus to arc and fail. Rental generators were installed to supply power during the ten days it took to complete permanent repairs. Property Damage: \$ 75,369 Extra Expense: \$ 22,626 Total Paid Loss: \$ 97,995
CONTRACTORS	A power surge shut down a 16 – card phone system, leaving a busy contracting business with only two phone lines. The surge also damaged the motherboards of five computer systems. The computers were repaired, but the entire phone system needed to be replaced. Total Paid Loss: \$ 11,125
GROCCERS	The 200-amp main electrical switch to a supermarket arced and shorted out due to loose parts caused by improper maintenance. Equipment Breakdown coverage paid for a rental generator that was installed in time to restore power and avoid spoilage. Repair Cost: \$ 36,113 Extra Expense: \$ 53,224 Total Paid Loss: \$ 89,337
MACHINE SHOPS	A utility power spike damaged a metal services company's computer network, telephones and production and shipping equipment. Total Paid Loss: \$ 84,344
OFFICE BUILDINGS	A fire tube steam heating boiler overheats in an office complex, causing damage to the shell, tube sheets, tubes and furnace. Total Paid Loss: \$ 138,950
RESTAURANTS	A restaurant lost refrigeration in two walk-in coolers and a freezer when utility power quality problems damaged compressors and motors. A variety of expensive food products spoiled. Total Paid Loss: \$ 32,867
RETAIL BUILDINGS OWNERS	A casting defect in a section of a retail facility's boiler caused the boiler to crack, leak water, and overheat. Parts necessary for repair were no longer available. The residents of the building - a restaurant, a brewery and a store - were forced to operate on minimum hot water until a new unit was installed. Total Paid Loss: \$ 38,849
RETAIL STORES	A power surge entered a convenience store through a telephone data line and destroyed a computerized point-of-sale system used to track sales, inventory and check credit. The equipment had to be replaced. Total Paid Loss: \$ 29,146
RETAIL STORES	A freight elevator was loaded with merchandise in a sporting goods store when the shaft on the pulley snapped and it plunged into the basement. Stops designed to hold the car did not work. The elevator had to be replaced. Total Paid Loss: \$ 66,600