



# Funeral Homes

## Why Do You Need Equipment Breakdown Insurance?

### You Rely On Equipment

Funeral homes contain a variety of sophisticated equipment that's subject to sudden and accidental breakdown: Specialized embalming and crematory equipment, hoists and lifts, refrigeration and air conditioning equipment, boilers, phones, and electrical distribution systems – all vital to a funeral home's operation. Frequently, this equipment is run by sensitive technology that's expensive to repair.

### Rely On Our Coverage

Equipment breakdown can significantly impact your ability to operate. Yet, most standard property policies exclude the coverage.

Equipment Breakdown insurance pays for physical damage to equipment caused by mechanical and electrical breakdown. It can also cover business income or spoilage losses due to an equipment breakdown and your extra expenses to limit the equipment loss or speed repairs.

### Protect Against Loss

The coverage protects against covered losses caused by:

- Short circuit • Electrical arcing • Power surges
- Mechanical breakdown • Motor burnout
- Boiler damage • Operator error

### Common Causes

#### Heat and Hot Water

Many funeral homes use boilers to provide heat and hot water. Boilers are susceptible to breakdown due to pump or low-water cut-off mechanism failure.

#### Air Conditioning

Air conditioning systems are vulnerable to breakdown that can result in costly repairs. And, because of the ban on CFCs, replacing the system's refrigerant can cost thousands of dollars.

### Electrical Distribution System

Lost power can shut down your operation quickly and cause havoc with your grieving clients. A short circuit in one part of an electrical distribution system can easily spread to other parts, affecting the entire facility, because panels, circuit breakers, and cables are interconnected. The cause can be as simple as a loose connection, dust, or high humidity.

### Refrigeration

Refrigeration is a necessity in the funeral business. A breakdown could mean not only costly repairs and disruption to the business; it could damage your business' reputation.

### Coverage, Plus More

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. Our program includes these inspection services so you avoid local fees in many jurisdictions and only pay the certificate fee.

### The Risks Are Real

*Blizzard winds blew open an outside entry door to a room that houses a funeral home's generator equipment. The cold overpowered the radiator that heats the room. The valve that feeds cooling water into the generator froze, backing up water and sending it into a nearby work area.*

**Total Loss:** \$ 13,045

*An air conditioner compressor motor failed when a funeral director turned it on for the first time in the season. The start-up currents burned out the motor windings' insulation, causing a short that led to damages in the controller components. The unit had to be replaced.*

**Total Loss:** \$ 9,535

This summary gives a general description. For all coverages, conditions and exclusions, refer to the policy.