

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 Loudoun Mutual of a claim as soon as possible.
- ✓ The Loudoun 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

