



**LOUDOUN MUTUAL**  
INSURANCE COMPANY

| <b>OCCUPANCY</b>              | <b>EQUIPMENT BREAKDOWN LOSS EXAMPLES</b>  |
|-------------------------------|---|
| <b>BED AND BREAKFAST</b>      | A compressor motor burned out, causing a partial loss of air conditioning during a July heat wave. Occupancy dropped by fifty percent. Total Paid Loss: \$73,366.   |
| <b>BED AND BREAKFAST</b>      | Rainwater leaked into the basement of a large bed and breakfast inn, causing equipment damage that knocked out electricity, phones, hot water, and air conditioning. Guests were evacuated and the facility closed for ten days. Total Paid Loss: \$179,273.  |
| <b>RELIGIOUS INSTITUTIONS</b> | Power problems caused a 250-ton compressor motor on an air conditioning system to burn out, even though the unit was only a year old. The church installed a rental system to avoid canceling parish school classes. Total Paid Loss: \$8,595.  |
| <b>RELIGIOUS INSTITUTIONS</b> | An evaporator malfunctioned, causing damage to a compressor in a church's air conditioning system. The church lost cooling for the month of July. Total Paid Loss: \$45,420.  |
| <b>RELIGIOUS INSTITUTIONS</b> | Water seeped into a conduit for electrical cables and shorted out a motor control panel for 10 air handlers in the air conditioning system. Cabling and components had to be replaced and rerouted. Total Paid Loss: \$23,680.  |
| <b>RELIGIOUS INSTITUTIONS</b> | A refrigerator motor shorted out in a church kitchen due to a power surge resulting in a total paid loss of \$43,722.   |
| <b>RELIGIOUS INSTITUTIONS</b> | A church employee heard a sound "like a shotgun" coming from a 500-ton air conditioning unit. The circuit board used to start the unit had shorted out. The church rented fans but offerings were down as attendance dipped in the summer heat.<br>Repair Cost: \$75,781<br>Business Interruption: \$30,684<br>Extra Expense: \$6,993<br>Total Paid Loss: \$113,458 |
| <b>RELIGIOUS INSTITUTIONS</b> | A church' cast iron boiler suddenly broke down because a section overheated due to a low-water level. Temporary repairs were made to supply the church with heat until a new boiler could be installed, 15 days later. Total Paid Loss: \$12,266.   |
| <b>RELIGIOUS INSTITUTIONS</b> | A steam boiler that heated a convent apparently was leaking for some time before it broke down. An investigation found a service contractor checked the boiler but did not report the leak and had failed to perform the recommended maintenance. Total Paid Loss: \$111,150.   |
| <b>RELIGIOUS INSTITUTIONS</b> | A compressor for a 100-ton centrifugal chiller system serving a church building shorted out due to a power surge. HSB contacted the manufacturer to replace the compressor and restore air conditioning. Total Paid Loss: \$19,475.   |