



Loss Examples

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

A church had to replace the boiler after several sections cracked and leaked. Church officials moved their offices and held services in another church and school buildings until the new boiler was installed.

Physical Damage: \$102,745

Extra Expense: \$7,408

Total Paid Loss: \$110,153

A power surge ruined components in two video projectors used to transmit religious services throughout a church complex.

Total Paid Loss: \$6,392

Underground electrical cables serving a church shorted out, cutting off power to the building. A rental generator was installed and operated for several days until the cables could be replaced.

Physical Damage: \$112,806

Extra Expense: \$45,726

Total Paid Loss: \$158,532

The motor for a chiller compressor burned out, knocking out air conditioning in a North Carolina church.

Total Paid Loss: \$9,594

A church, school and rectory lost heat and hot water when the steam drum on the cast iron boiler cracked. The breakdown was discovered over a holiday weekend, but a rental boiler had to be located as soon as possible.

Physical Damage: \$15,617

Extra Expense: \$12,580

Total Paid Loss: \$28,197

A refrigerator motor shorted out in a church kitchen due to a power surge.

Total Paid Loss: \$3,722

A cast-iron boiler cracked and warped due to low water conditions.

Total Paid Loss: \$34,969

An evaporator malfunctioned, causing damage to a compressor in a church's air conditioning system. The church lost cooling for the month of July.

Physical Damage: \$35,347

Business Interruption: \$10,073

Total Paid Loss: \$45,420

A boiler cracked when a low water cut-off device did not work.

Total Paid Loss: \$16,674