



Think Ahead™

Dry Cleaners

Why Do You Need Equipment Breakdown Insurance?

You Rely On Equipment

Dry cleaners are highly reliant on equipment. Whether it's a boiler that supplies steam and hot water, or an electrical distribution system that powers high-capacity washers and dryers, equipment is the lifeline of a dry cleaning operation. When equipment breaks down, the cost of repair can skyrocket, and, in many cases, losses are compounded by business interruption that further impacts the bottom line.

Rely On Our Coverage

Equipment breakdown can significantly impact your business. 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

Boilers and Pressure Vessels

Boilers are vital to dry cleaners, laundries, and laundromats. They supply steam to heat water, press, and dye clothes, and operate hanging conveyors. In addition, steam heat is frequently used to dry clothing. A boiler breakdown can lead to business interruption and lost income, not to mention the cost of repair or replacement.

Electrical Distribution System

Maximum power uptime is important for any dry cleaner or laundry because electricity drives much of the equipment. Large rotary agitators, washers, driers, and pressing machines all depend on electricity. The loss of power can mean the loss of income and customers. Since the panels, circuit breakers, and cables in your power distribution are all interconnected, a short

circuit in one part can spread easily to other parts of the system. The cause can be as simple as a loose connection, dust, or high humidity.

Computers

Virtually every dry cleaning business depends on computers. Whether you're using computers to track incoming or outgoing orders, or to keep the books straight, computers rely on highly sensitive and fragile technologies. They are vulnerable to damage, which makes you vulnerable to loss.

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.

Coverage, Plus More

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. With HSB's inspection services you avoid local fees in many jurisdictions and pay only the certificate fee.

The Risks Are Real

A dry cleaning machine broke down when a power surge from a building transformer shorted out the electrical control panel. Clothes were sent out to another laundry until a new machine could be installed.

Total Loss: \$ 36,721

The outer casing above a burner assembly of a vertical flueless boiler was severely burned and distorted. Although the boiler still operated, repairs were necessary. The damage was traced to a condition caused by earlier repair work.

Total Loss: \$ 12,581

An inspector once described the dry cleaner's boiler room as a showplace with good maintenance and up-to-date service logs. But an unforeseen problem caused cracks in the larger of two boilers, requiring replacement.

Total Loss: \$ 33,150

A dry cleaner's boiler cracked and leaked because of scale buildup.

Total Loss: \$ 23,628

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