



EQUIPMENT TYPE	HOME EQUIPMENT LOSS EXAMPLE
AIR CONDITIONING SYSTEM	The compressor on an air conditioning system seized up due to a lack of lubrication and needed to be replaced. Replacement cost including labor \$2,534.
AIR CONDITIONING SYSTEM	The oil in the compressor of the air conditioning unit became contaminated which lead to metal fatigue on the compressor, causing stress that resulted in a crack to the compressor housing. The line, compressor and oil were replaced. Repair cost \$2,180.
AIR CONDITIONING SYSTEM	Condenser tubing in a central air conditioning system cracked due to thermal stresses. The tubes were not accessible for repair and needed to be replaced. Repair cost \$3,100.
AIR CONDITIONING SYSTEM	An air conditioning unit stops working. A test of the compressor motor finds that it is shorted to ground. Cost to replace the compressor \$1,850.
BOILER	Thermal stresses lead to cracking of boiler cast iron sections. Replacement cost including labor \$2,400.
BOILER	In the depths of an especially cold winter, sediment build-up caused two sections of a cast iron boiler to crack, causing the boiler to break down. A weekend rush job to replace the sections and restore the boiler to normal operating condition resulted in repair cost of \$2,300 plus \$340 in hotel expense for loss of use of the house for 2 nights.
BOILER	A fire tube boiler suffered a low water condition which caused four tubes to sag requiring tube replacement. Repair cost \$4,335
BOILER	A low water cut-off valve failed due to sediment build up. This resulted in three cracked sections. Replacement sections were not available so it required replacement of the boiler. Replacement cost including labor \$5,550
BOILER	A faulty circuit in a water pump caused the boiler used to heat the residence to continuously fire without adding water for cooling which resulted in cracking six sections of the boiler requiring replacement of the boiler. The cost to dispose of the old boiler, pay for two nights in a hotel and replace it with a new boiler was \$6,325 including labor.
BOILER	Cast iron boiler section cracked. Replacement sections are not available. Boiler replaced. \$15,000.
BOILER	A boiler safety device fails to operate due to worn parts causing the boiler to overheat and crack. \$3200
BUILT-IN DISHWASHER	Replacement of a built-in kitchen dishwasher due to broken shaft. Repair not viable. Cost to replace \$1,700.
BUILT-IN STOVE	A built-in kitchen stove replacement due to broken electronic controls being out of date. Replacement cost \$3,750.
DEEP WELL PUMP	Well pump motor suffered an electrical failure caused by a short in the ground requiring an excavator to pull the motor and pump to the surface. Repair and resinking cost - \$1,500.
DEEP WELL PUMP	The intrusion of sand into a deep well pump serving a rural home caused the impeller to fracture. Water was cut off to the home and repairs required excavation and removal of all the well piping to replace the pump. Total loss: \$2,800. An additional \$350 was paid for hotel expense due to loss of use of the home for the weekend.
EMERGENCY GENERATOR	The oil used in the emergency power generator was contaminated which caused an uneven viscosity resulting in the seizure of the pistons in the engine which drives the emergency generator. This required replacement of the engine. Cost including labor was \$4,332.
EMERGENCY GENERATOR	A 25 KW emergency generator suffers an electrical winding failure. The generator windings shorted due to deterioration of insulation. The cost of rewinding the generator, including removal and reinstallation, was \$4,500.
EMERGENCY GENERATOR	An emergency generator seizes during operation. An internal inspection of the engine revealed mechanical damage to internal components of the engine. \$4,327
EMERGENCY GENERATOR	An emergency generator seized up due to a lack of lubrication caused by a broken seal. Repair including labor \$5230
EMERGENCY GENERATOR	An engine driving an emergency generator broke down when the lube oil pump failed. Damage to the engine and generator bearings and rotating elements required replacement of the entire unit. Total loss: \$6,500.
FURNACE	A worn gas valve caused improper firing of the burner resulting in a cracked heat exchanger. \$1,720
FURNACE	Broken fan/blower caused damage to other parts in a furnace requiring it's replacement. Cost after installation \$3,800
HEAT PUMP	A reversing valve cracks due to piping stress. Replacement cost of reversing valve and refrigerant was \$1,000.
HEAT PUMP	Overuse of a heat pump system causes a mechanical failure of the compressor. Replacement cost of compressor and refrigerant was \$1,872.
HOT TUB	A broken ozinator on an outdoor hot tub was caused by burnout of electrodes. Cost to replace ozinator \$2,500.

EQUIPMENT TYPE	HOME EQUIPMENT LOSS EXAMPLE
<b>HOT WATER HEATER</b>	Thermal shock caused the glass lining to break resulting in shell failure. Repair cost \$2,250
<b>MAIN ELECTRICAL PANEL</b>	Dust accumulation in the main electrical power panel assembly led to an electrical arcing incident which fused much of the central wiring and left the house without power. Emergency service from a licensed electrician to remove the old panel box and breakers, locate a suitable replacement, and install the new equipment. Replacement cost was \$1,700 plus \$150 hotel expense for one night due to loss of use of the house.
<b>MOTOR</b>	Worn bearings cause a motor to overheat and fail. Replacement cost is \$1,222.
<b>POOL HEATER</b>	An outward flow switch on a pool heater failed to open properly causing the pool heater to overheat requiring it's complete replacement. \$2,340.
<b>SPA</b>	A Jacuzzi tub suffered a mechanical failure to the pump discharge housing from excessive vibration. The cost of replacing the pump was \$600. Custom marble and tile work was required to access the pump, which cost an additional \$1,200. Total cost to access and replace the pump was \$1,800.
<b>WALK-IN REFRIGERATOR</b>	Walk-in refrigerator suffers mechanical breakdown due to broken compressor crank. Repair cost \$2,000.
<b>WATER HEATER</b>	A gas water heater built up sediment and the coil cracked requiring replacement of the water heater. Replacement including labor \$850
<b>WATER HEATER</b>	The failure of the water temperature control device in an oil-fired hot water heater resulted in the burner continuing to burn and boiling out all the water in the vessel. Sudden entry of cold water on the overheated surface led to complete destruction of the vessel. The cost to replace the entire assembly was \$2,100.