

Equipment Breakdown Insurance: Dentist

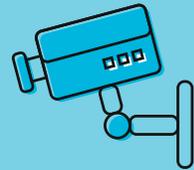
Equipment at risk



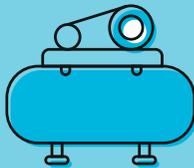
Office Equipment



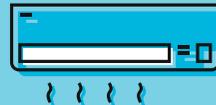
Dental Chair



Security System



Air Compressor



Air Conditioners

Equipment typically found at a Dentist:

- ▶ Electromedical equipment
- ▶ Air conditioners
- ▶ Refrigerators and refrigerated stock
- ▶ CCTV and security systems
- ▶ Electronic office equipment
- ▶ X-ray and Imaging Equipment
- ▶ Automatic Doors

Claim example

The most important tools used at a dental practice are powered by an air compressor. Dental air compressors are specifically designed for the job and a dentist cannot operate as normal without one. So when substantial damage was caused to the compressor at a suburban dentist as a result of overheating the dentist could only perform minor procedures until the compressor was repaired.

It was established that the compressor overheated while running with two cranks in the aggregate, taking more time to reach its cut-off pressure. The failure appeared to be purely mechanical in nature, with the first crank shaft breaking and causing fragments of metal to splinter throughout the unit.

This resulted in further damage to the second crank shaft and its components, including air dryers, aggregate head gaskets and fan assemblies. The metal shards from the broken crank also caused damage to the cylinder assemblies.

Due to the cost of the parts, shipping and labour to fit them it was established that the compressor was uneconomical to repair as it exceeded the cost of a replacement compressor.

The claim invoice for a new compressor including labour to install was paid in full and the client was back up and running in less than a week.

Loss summary

Machinery breakdown	\$15,390
Business Interruption	\$5,645
Total	\$21,035

Contact us

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