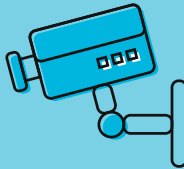


Equipment Breakdown Insurance: Property Owner

Equipment at risk



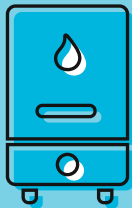
Lift motors



CCTV and



Air conditioners



Boilers



Electrical switchboards

Equipment typically found at Property Owners

- ▶ Air conditioners
- ▶ Ventilation fans
- ▶ Refrigeration cool room systems and condensers
- ▶ Lift motors
- ▶ Boilers
- ▶ Pressure plant and compressors
- ▶ Water and sewerage pumps
- ▶ Electrical systems and transformers
- ▶ CCTV and security system
- ▶ Boom gates
- ▶ Car stackers

Claim example

In a suburban Sydney office block one hot January afternoon it was observed the central air conditioning could not maintain a comfortable temperature. The property owner called their air conditioning service technician to investigate. The technician discovered that one of the three compressors powering the building's central air conditioning had burnt out and the other two, working at full capacity, could not produce the required output to sufficiently cool the building.

The technician sourced a replacement compressor unit and installed it, checked and signed off the other units as working correctly at a total cost for parts and labour \$61,925.

The property owner was lucky that parts were available and could be sourced within 24 hours so no hired in air conditioning units were required. And the tenants did not demand any rent reduction due to the short time frame of the outage.

Loss summary

Machinery breakdown	\$61,925
Increase cost of working ICOW	\$0
Sub total	\$61,925
Less policy excess	-\$2,500
Total	\$59,425

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