Tailored equipment breakdown solutions

Cities, towns, and utility districts have a variety of equipment exposures that are often overlooked, and when these unexpected mechanical, electrical or pressure failures occur, it can be costly to repair or replace.

A good first step is to avoid the unforeseen risk. The Property & Casualty Pool coverage includes Equipment Breakdown coverage designed to meet the unique exposures of our members. We have the expertise through a partnership with Travelers BoilerRe, to identify establishment-specific equipment exposures and assist you by reducing losses and by providing a safe environment for your staff and residents.

The benefit to your municipality

• Inspection and identification of exposures provides safeguards against equipment loss, labor cost and expenses in the event of a loss.
• Coverage for indirect losses such as extra expense, service interruption, spoilage and business interruption.
• State-mandated boiler and pressure vessel inspections are included with your coverage.
• Claims adjusted by professionals solely dedicated to the equipment breakdown insurance business.

Covered Equipment

• Air conditioners
• Boilers
• Communication systems
• Compressors
• Computers
• Electrical distribution systems
• Electrical equipment
• Emergency generators
• Engines
• Fans
• Fired/unfired pressure vessels
• Fired water heaters
• Generators
• Heating and cooling systems
• High-efficiency lighting systems
• Mechanical equipment
• Motors
• Pumps
• Refrigeration units
• Security systems
• Switchboards
• Transformers
• Vacuum systems

A large air blower broke down due to a lubrication failure, resulting in the curtailment of sludge treatment. A temporary blower was installed until repairs were completed.

TOTAL LOSS: $41,800

An incoming voltage surge resulted in the failure of the communications, heating, and air-conditioning controls of an administration building. All controls required replacement.

TOTAL LOSS: $120,000

To learn more about coverage for municipalities, call 207.626.5583 or visit www.memun.org