# S U R A ENGINEERING

Equipment Breakdown Insurance: Caravan Parks

## Equipment at risk





Pumps





Refrigerators and air conditioners



Washing machines

## Equipment Typically found at Caravan Parks

- Water and Sewerage Pumps
- Switchboards and generators
- Electrical cable
- CCTV and Security Systems
- Washing Machines and Clothes Driers
- Boom gates
- Refrigerators and Air conditioners
- Boilers
- Office and POS equipment
- Audio visual equipment

### **Claim Example**

At a Caravan Park, as a result of a power surge there was substantial damage to the underground electrical cable with the power dropped out to 27 sites as well as the communal bathroom/laundry. It was established there was a fault in the sub mains situated underground and in order to repair, trenches would need to be dug to locate the sub-main and replace the cable.

Following the outage, in order to maintain essential services for the park two additional generators were sourced and installed by the owner to secure the sewerage treatment and water pumping as well as providing limited power to sites. Claim costs for the materials and labour included excavating a new trench and supplying and installing new three-phase mains cable from the main switchboard to the sub-switchboard, as well as after hours work to reconnect all sites to power as soon as possible:

#### Loss summary

Machinery Breakdown	\$12,744.36
Increase Cost of Working ICOW	\$5,658.06
Sub Total	\$18,402.42
Less policy excess	-\$1,000.00
Total	\$17,402.42

### Contact us

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