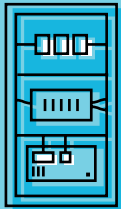


Equipment Breakdown Insurance: Cabinet Makers

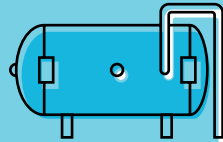
Equipment at risk



Computer/electronic control equipment



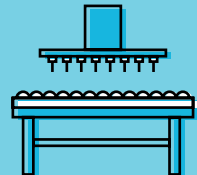
Power transformers



Boilers



Overhead cranes



Production machines

Equipment typically found in manufacturing risks

- ▶ Air Compressors
- ▶ Computer/electronic control equipment
- ▶ Electrical switchboards
- ▶ Overhead cranes
- ▶ Packaging equipment
- ▶ Power transformers
- ▶ Production machines
- ▶ Robotics
- ▶ Testing equipment
- ▶ Underground electrical cables
- ▶ Boilers
- ▶ Refrigeration equipment

Claim Example

Electrical Fire in the Electrical Panel destroys Laser Cutting Machine.

During the course of the morning’s operation, a **laser cutting machine** was being operated by employees of the Insured when they noticed smoke emanating from the electronic control panel to the side of the machine. They immediately activated emergency shut down procedure and upon opening the switchboard cover it was noted that smoke and heat damage had occurred within the **electronic main switchboard**.

Examination of the machine and in particular, the electronic cabinet. There was evidence of heat and smoke damage to the electronic switchboard which would support some form of ignition had occurred;

The failure within the switchboard may have occurred as a result of some other components failure which was unable to be identified due to the machine being non-operational. The manufacturer identified Non-repairable damage to the main delay board, flat ribbon cables and connectors; Damage to some circuit boards and control board. The manufacturer advised they do not hold this stock and they could not supply them any longer.

The machine in question was subject to regular daily, weekly, monthly and annual maintenance. It was replaced with another second-hand unit. The Insured also suffered a Business Interruption loss as they had to increase shift work to cover the loss of production.

Loss summary

Insured Property	\$285,000.00
Business Interruption	\$35,000.00
Total	\$320,000.00

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