

# Equipment Breakdown Insurance: Bakery

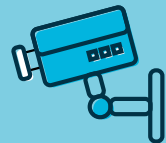
## Equipment at risk



Combi Oven



Mixers



Security System



Refrigeration



Point of Sale

## Equipment typically found at a Bakery:

- ▶ Ovens and provers
- ▶ Mixing, rolling and milling machines
- ▶ Bread slicer
- ▶ Bun rounder
- ▶ Refrigerators and refrigerated stock
- ▶ CCTV and security systems
- ▶ Point of Sale equipment

## Claim example

Bakeries are heavily reliant on a variety of production machines from ovens and mixers to slicers and freezers. In modern bakeries, most of these machines are powered by electric motors and associated circuitry. So, when a major power surge hits a commercial bakery, multiple machines can breakdown resulting in a large repair bill and associated business interruption.

During a regular workday, the insured bakery suffered a power loss to their premises as a result of

fluctuations in grid power. A generator was hired and setup at the premises in order to continue production while the power operator fixed the local supply problem. However, once the generator was up and running, it was discovered that several machines did not work and others would shut off intermittently.

Repairers were engaged, and the following repairs, replacements and Increased Costs of Working were covered by the SURA Equipment Breakdown policy.

## Loss summary

Moulder unit replaced with new (19 years old - replacement parts unavailable)	\$12,000	Bread slicer transformer replaced	\$795	2 x Split system air conditioners replaced	\$6,250
2 x water chillers replaced with new units	\$19,500	Bagel machine motors replaced and machine rewired	\$4,760	8 x exhaust fans replaced	\$33,000
Packing machine replaced	\$13,000	Sourdough divider reprogrammed and recalibrated	\$1,919	Cool room and freezer repairs including rewiring to main switchboard	\$5,135
Industrial combi oven repair and replacement valves	\$3,395	Conveyor system lights, sensor and transformer replaced	\$2,323	Security system repaired	\$1,800
Continental ovens replacement fan motors and temperature controls	\$3,099	Mixer transformer replaced and rewired	\$1,222	Temporary generator hire	\$2,500
<b>Machinery Breakdown</b>					<b>\$108,198.00</b>
<b>Business Interruption</b>					<b>\$2,500.00</b>
<b>TOTAL</b>					<b>\$110,698.00</b>

## Contact us

**Blair Arnot**  
Director  
Mobile 0487 111 195  
blair.arnot@sura.com.au

**Michael Holbrook**  
Director  
Mobile 0477 014 495  
michael.holbrook@sura.com.au

**Tim Just**  
Senior Underwriter  
Mobile 0418 585 702  
tim.just@sura.com.au

**Brett Kenyon**  
Senior Underwriter  
Mobile 0436 335 185  
brett.kenyon@sura.com.au

SURA Engineering Pty Ltd ABN 40 147 579 100 is an Authorised Representative of SURA Pty Ltd ABN 36 115 672 350 AFSL 294313

Information contained in this pack is intended as a guide only. Acceptance is subject to our underwriting guidelines and the specific terms and conditions as outlined in our policy wording.