

Equipment Breakdown Insurance: Bakery

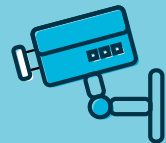
Equipment at risk



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
Machinery Breakdown					\$108,198.00
Business Interruption					\$2,500.00
TOTAL					\$110,698.00

Contact us

Blair Arnot Director M: 0487 111 195 E: blair.arnot@sura.com.au	Michael Holbrook Director M: 0477 014 495 E: michael.holbrook@sura.com.au	Tim Just Senior Underwriter M: 0418 585 702 E: tim.just@sura.com.au
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Lauren Bartkowiak
Senior Underwriter
M: 0428 346 365
E: lauren.bartkowiak@sura.com.au

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ABN 36 115 672 350 AFSL 294313

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