

Equipment Breakdown Insurance: Cold Storage, Food Wholesaling

Equipment at risk



Refrigeration



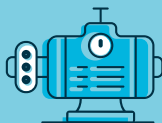
Ripening rooms



Temperature monitoring and alarm systems



Pick and pack automated systems



Door motors



Security systems



Office equipment and servers

Claim example #1: "A very cheesy loss"

On returning from a Christmas shut down, the insured returned to find one of their cold rooms was not operational. The insured’s refrigeration technician attended and determined it was due to a compressor burn out, which was repaired.

While the repairs to the compressor fell below the policy excess, the insured had suffered a substantial loss of perishable goods.

Over 58 tonnes of cheese had spoilt with significant bacterial spoilage, deformation and precipitation of calcium lactate – deeming it unsafe for human consumption and unfit for sale.

Loss summary

Machinery Breakdown	\$0.00
Perishable Goods	\$225,000.00
TOTAL	\$225,000.00

Claim example #2: "Underground cable failure"

Early one morning, the insured who both owns and operates their coldstore facility, reported the lights had glowed unusually bright, followed by a power outage and electrical smell. Nearby properties didn't experience any power fluctuations or outages, nor was there any reported issues with the local power authorities transformer supplying power to their site.

An electrician was called out to investigate further, who identified a fault within the insured's underground cabling supplying power to the main switchboard - which had resulted in the 370 volt surge that morning.

As a temporary measure to restore power and mitigate a loss of stock, the electrician installed a temporary auxiliary length of cabling to bypass the failed section until permanent repairs could be undertaken.

In addition to the damaged cabling, the insured found multiple equipment had failed due to the surge event – including lighting, motors, office equipment, power circuits, smoke alarms, battery chargers, door motors, CCTVs and hot water units.

Loss summary

Machinery Breakdown	\$85,140.00
TOTAL	\$85,140.00

Claim example #3: "Refrigeration struck out cold"

One night, the insured's premises suffered a voltage transient event. A few seconds after power returned, there was a sudden voltage surge and the entire facility lost power.

Their electrical contracts attended to investigate. It was found that the spike had caused faults to all variable frequency drives, as well as catastrophic damage to the site's largest compressor and 465kW drive motor within their ammonia refrigeration system.

Fortunately, there were another 5 refrigeration compressors and no business interruption or spoilage loss was incurred.

Loss summary

Machinery Breakdown	\$58,250.00
TOTAL	\$58,250.00

Contact us

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