



Equipment and Coverage Guide

AN INFORMATIVE GUIDE TO EQUIPMENT BREAKDOWN INSURANCE

Helping primary carriers protect Main Street for more than 100 years



Key equipment

Boilers and fired pressure vessels

Unfired vessels (hot water tanks, air tanks, cookers, process vessels)

Refrigerating and air conditioning, vessels and piping

Boiler and pressure vessel piping

Electrical motors, generators and other rotating electrical equipment

Centrifugal compressors, pumps, fans, blowers

Reciprocating compressors, pumps, internal combustion engines

Turbines

Solar panels and their associated equipment (i.e., inverters, panels, breakers, cables, wiring)

Gears, gear sets

Miscellaneous machines (i.e., paper machines, hydraulic presses, extruders, production machines)

Transformers

Miscellaneous electrical apparatus (i.e., switchboards, cables, bus ducts, circuit breakers)

Air conditioning units, small refrigerating and compressor units

And common breakdowns

Rupture/bursting/cracking due to overpressure, control failure, low water level, overheating

Rupture/bulging/cracking due to overpressure, thinning of metal, vacuum collapse

Rupture/cracking due to vibration, support failure

Rupture/cracking due to vibration, support failure

Electrical burnout/burned bearings due to line surge, excessive moisture, brittle insulation, ventilation problems

Electrical burnout/burned bearings due to misalignment, loss of lubrication, overspeed

Cylinder/shaft/damaged rod or valve breakage due to liquid slugging, contaminated oil, seizing

Blading/shaft/jacket/frame damage due to shroud ring failure, imbalance, progressive cracking, overspeed

Electrical arcing

Broken teeth/burned bearings due to vibration, misalignment, metal fatigue, contaminated oil

Breaking of moving parts/frame damage due to metal fatigue, thinning of parts under pressure

Electrical burnout/winding failure due to line surge, excessive moisture, overload, dirty environment

Electrical burnout due to line surge, excessive moisture, overload, dirty environment, loose connections

Refer to comments above related to particular components of the units: motors, etc.

All too often, when equipment breakdown insurance is considered, only boiler and air conditioning systems are thought to be critical equipment exposures. Our Equipment and Coverage Guide is the first step in understanding how many other risks can be overlooked. Travelers BoilerReSM has the expertise to identify and protect your customers' industry-specific equipment exposures.

Take the next step in meeting your clients' coverage needs by speaking with a Travelers BoilerRe account executive. To find one near you, call 877.BOILRE4 (877.264.5734) or visit boilerre.com.

- Usually found
- ◆ Occasionally found
- × Potential coverage needed

Type of establishment	Boiler (pressure vessels)				And Machinery								Other coverage needs		
	Heating boilers	High pressure boilers	Pressure vessels (non-process)	Process vessels	Air conditioning equipment	Refrigeration equipment	Motors, generators	Transformers	Electrical apparatus	Pumps, compressors	Engines, turbines	Production machinery	Business interruption	Spoilage (consequential damage)	Extra expense
Apartment buildings	●		●		●		◆	◆	●	◆			×		×
Arenas	●		●		●	◆	●	◆	●	●			×	×	×
Bakeries		◆	●			●	●		●	●		◆	×	×	×
Banks	●		●		●		◆		●	◆			×		×
Beverage manufacturers/Bottling plants	●	◆	●			●		◆	●	●		●	×	×	×
Bowling alleys	●		●		●		◆		●				×	×	×
Breweries	◆	●	●	●	◆	●	●	◆	●	●	◆	●	×	×	×
Candy manufacturers	◆	●	●	●		●	●	◆	●	●		●	×	×	×
Canneries	◆	●	●	●		●	●	◆	●	●		●	×	×	×
Churches	●		●		◆		◆		●	◆					×
Clothing manufacturers	●	●	●	◆	◆		◆	◆	●	◆		◆	×		×
Clubs	●		●		●	◆	◆	◆	●	◆			×	×	×
Cold storage/Ice plants	◆		●	●		●	●	◆	●	●			×	×	×
Colleges	●	◆	●		●		●	◆	●	◆	◆		×	×	×
Condominiums	●		●		●		◆	◆	●	◆			×		×
Convalescent homes	●		●		●	●	◆	◆	●	◆			×	×	×
Country clubs	●		●		●	●	◆		●	●			×	×	×
Dairies/Creameries	◆	●	●	●	◆	●	●	◆	●	●		◆	×	×	×
Dry cleaners	◆	●		◆				◆	●	●			×		×
Flour and grain mills	●	◆	●				●	●	●	◆		●	×	×	×

- Usually found
- ◆ Occasionally found
- ✕ Potential coverage needed

Geographic location and variations within a type of business may affect the type and scope of equipment a business may have.

* Examples: Machine shops, hardware, cutlery, electrical fixtures, locks, paper boxes.

Type of establishment

	Boiler (pressure vessels)				And Machinery								Other coverage needs		
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Food processing plants	●	●	●	●	◆	●	●	◆	●	●		●	✕	✕	✕
Funeral homes	●		●		●		◆		●	◆			✕	✕	✕
Furniture manufacturers	●	◆	●	◆	◆		●	●	●	●		●	✕		✕
Garages	●				◆		◆		●	●			✕		✕
Greenhouses/Florists	●	◆	◆		◆	◆	●		●				✕	✕	✕
Hospitals	●	●	●	◆	●	●	●	●	●	●	◆		✕	✕	✕
Hotels	●	◆	●		●	●	●	◆	●	◆			✕	✕	✕
Ice cream plants	●	◆	●	◆		●	●	●	●	●		●	✕	✕	✕
Ice rinks			●			●	●	●	●	●			✕		✕
Laundries	◆	●	●				●	◆	●	●		●	✕		✕
Light manufacturing*	●	◆	●	◆	◆		●	●	●	●		●	✕		✕
Meat packing plants	◆	●	●	◆		●	●	◆	●	●		◆	✕	✕	✕
Motels	●		●		●			◆	●	◆			✕	✕	✕
Office buildings	●		●		●	◆	●	◆	●	◆	◆		✕	✕	✕
Pharmaceutical manufacturers	◆	●	●	●	●	●	◆	●	●	●	◆	●	✕	✕	✕
Printing/Publishing	●		●		●		●	◆	●	◆		●	✕		✕
Public/Municipal buildings	●		●		●		●	◆	●	◆		●	✕	✕	✕
Restaurants	●		●		●	●		◆	●				✕	✕	✕
Schools	●		●		◆	●	◆	◆	●	◆				✕	✕
Stores	◆		●		●	◆	◆	◆	●	◆			✕	✕	✕
Textile plants	●	◆	●	●	◆		●	●	●	●	◆	●	✕	✕	✕
Theaters	●		●		●		◆	◆	●	◆			✕	✕	✕
Utilities (small municipal)	◆	●	●				●	●	●	●	●		✕		✕
Warehouses	◆		●				◆	◆	●	●			✕	✕	✕
Zoos	●		●		●	●	●	◆	●	●			✕	✕	✕



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