



Hockey training arena's chiller not fit for the task

Equipment breakdown loss

HSB Canada, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working to drive innovation in a modern world, to keep you ahead of risk.

During the summer off-season, the new owners of a suburban hockey training arena experienced problems with the 6-year old refrigeration system's chiller.

The insured noticed the ice layer of the rink was melting and discovered the chiller had stopped working. Shortly after the unit started it automatically turned itself off. There was suspected contamination in the refrigerant lines, and cleaning was attempted without success. Upon further investigation, the technician discovered a crack in the compressor's tubing causing freon to leak.

The HSB inspector, while on location consulting with a professional system expert, learned that while the unit was custom-made for the facility, it was not sized correctly to be used year-round, and could not handle running continually during the heat of summer.

Replacement of the chiller took around four months due to supply chain delays associated with pandemic lockdowns.

Insured losses

Property damage: \$70,600
Business interruption: \$38,000