



Arcing in switch damages farm silo equipment

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.

Electrical arcing fused a motor control switch which was used to operate a silo unloader. As a result, the electric motor operated constantly. The blower and its driving mechanism rose to the top of the silo whereupon a cable snapped causing the equipment to fall, breaking and bending parts beyond repair. Fortunately the silo itself was not damaged. The blower, its drive platform and the screw conveyor all had to be replaced.

Loss details

Nature of Business:

Farming

Type of Equipment:

Electrical apparatus

Age of Equipment:

17 years

Final Loss

Settlement Amount:

\$10,452.50

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These examples summarize actual and possible losses and coverage.

For all terms, conditions and exclusions, consult the actual policy.

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