



## Engine seizes at home for the aged 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.

The operator started the engine for a routine test run. Returning later to record readings, he found excess steam flowing from a rad drain so he tried to shut it down without success. The engine kept running and building up temperature. Safety devices “popped”; however, the engine still did not shut down. Next, the operator threw the main electric power switch, but the unit still would not stop. The temperature gauge melted at 212°F.

The engine continued to run and overheat until it eventually seized up. The engine and generator provided emergency lighting and power to the heating system for this home for the aged. A rental unit was required for 33 days until a replacement could be installed.

### Loss Details

**Nature of Business:**

Home for the aged

**Type of Equipment:**

160 hp emergency internal combustion engine

**Age of Equipment:**

28 years

**Final Loss**

**Settlement Amount:**

Property damage - \$18,839.52

Business interruption - \$8,638.90

Total loss - \$27,478.42

**HSB Canada**

390 Bay Street, Suite 2000

Toronto, ON M5H 2Y2

Tel.: (416) 363-5491

[hsb.ca](http://hsb.ca)

These examples summarize actual and possible losses and coverage.

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

© 2020 The Boiler Inspection and Insurance Company of Canada. All rights reserved.



Follow us