



## Medical clinics

### Why do you need equipment breakdown coverage?

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.

#### You rely on equipment

Medical clinics depend on boilers, electrical systems, air conditioning and refrigeration units, phones, computers, and medical equipment. This equipment is subject to sudden and accidental breakdown. A breakdown can not only be expensive to repair, but can also cause business interruption due to patients seeking care elsewhere.

#### Rely on our coverage

Most standard property policies exclude the coverage. Equipment Breakdown insurance pays for physical damage to equipment, business income or spoilage losses and extra expenses to limit the equipment loss or speed repairs.

#### Protect against loss

The coverage protects against covered losses caused by:

- Short circuit
- Electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage
- Operator error



### Equipment covered

- Heat and hot water
- Air conditioning
- Electrical distribution system
- Refrigeration equipment

### Jurisdictional inspections are included

Some jurisdictions require certain boilers and pressure vessels to be inspected periodically by qualified inspectors. Where applicable, we include these inspection services in our coverage, so you avoid extra fees.

### Loss examples

#### Refrigeration

- A temperature control on a clinic's refrigerator containing medication failed.
- Total loss: \$21,953, including spoilage.

#### MRI machinery

- An MRI machine's cooling system for the superconducting magnets lost pressure resulting in the machine having to be taken off-line for repair.
- A mobile MRI trailer was rented during the five-week repair. A temporary electrical hook-up was installed for the mobile unit. The radiology clinic was unable to perform MRIs during the three days it took to wire in the temporary unit.
- Total Loss: \$41,230, including extra expense.