



## Office building fan flies apart 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.

At 3:00 a.m. in the morning a “loud bang” was heard from the top floor office area. Neighbours called the police who in turn called the building superintendent.

Investigation revealed that a 44” return air fan was completely destroyed. Pieces of metal lay all over the fan’s housing chamber.

This type of fan was found to no longer be in supply. A new type was needed and construction adjustments were required to the existing housing. The cause of loss is believed to be metal fatigue.

### Loss Details

**Nature of Business:**

Office building

**Type of Equipment:**

Air handling fan

**Age of Equipment:**

10 years

**Final Loss**

**Settlement Amount:**

\$20,075.00

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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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