



## Operator inadvertently added glycol to generator engines' oil system

### 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 routine operation, a problem became apparent when the operator noticed a decrease in the engines' oil pressures. After consulting with the equipment manufacturer, the engines were shut down. Further examination revealed the presence of considerable amounts of glycol in the engines' lubricating oil systems. As a result of the glycol contamination, the engines' bearings, pistons and cylinder liners had suffered extensive overheating and damage. It happened that an operator inadvertently added glycol to the engines' oil systems in the mistaken belief he was actually adding lubricating oil.

The insured incurred approximately twenty five thousand dollars in extra expenses by having to purchase additional power from the local utility while the engines were being repaired.

#### Loss details

**Nature of Business:**

Hospital

**Type of Equipment:**

1200 hp diesel generator engines

**Age of Equipment:**

3 years

**Final Loss****Settlement Amount:**

\$179,995.95

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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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