



## Service station hot water heating boiler overheats due to low water condition

### 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 nature of the incident leading to the boiler's demise was overheating and collapses of the shell plating which occurred as a result of a low-water condition.

This boiler is a small wood fired unit with no information regarding manufacturer, code approvals or when built. There is some suspicion that the unit was made by a local entrepreneur who, it would seem, was unaware of the relevant codes governing the design, construction and operation of boilers. In addition, a code-approved installation would normally require controls to be fitted in order to prevent this type of situation.

#### Loss details

**Nature of Business:**

Service station

**Type of Equipment:**

F.B. boiler - 30 psi hot water heating boiler

**Age of Equipment:**

9 years

**Final Loss**

**Settlement Amount:**

\$14,690.00

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

These examples summarize actual and possible losses and coverage.

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

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