



Transformer burn out caused power interruption at banquet hall

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 7:00 p.m. on a warm June Saturday evening, the banquet hall was operating at capacity catering two weddings for over 350 guests. The electrical power to the hall was interrupted due to the burn out of the transformer supplying the insured's premises. The two receptions had to be cut short because power could not be restored until 5:00 a.m. Sunday morning.

Our insured lost the income from the abbreviated receptions. They also lost most of the food in cold storage on the premises, which quickly spoiled in the hot, humid conditions.

Loss details

Nature of Business:

Banquet hall

Type of Equipment:

Utility owned
1500 KVA transformer

Age of Equipment:

10 years

Final Loss

Settlement Amount:

\$20,500.00

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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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