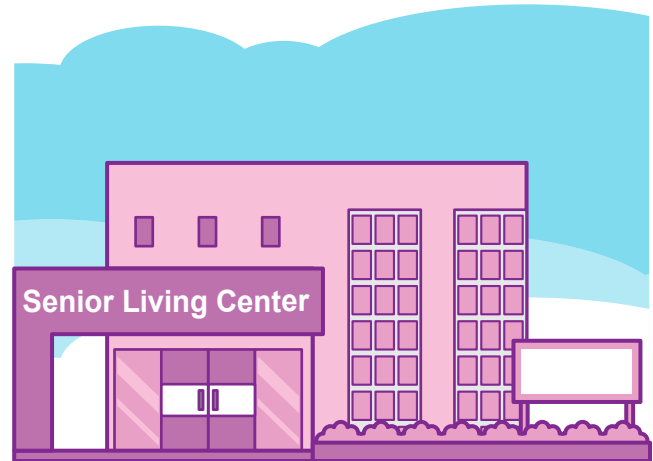


## Nursing/Convalescent Homes Equipment Breakdown Risks

A typical equipment breakdown will cost a Nursing/Convalescent Home Owner **\$15,787**.

Hartford Steam Boiler is the leading provider of Equipment Breakdown insurance in North America, which covers the costly physical and financial damage standard commercial property insurance forms typically exclude.



### ► The Top 3 Most Common Equipment Breakdowns and Causes:

Equipment	Average Cost	Top 3 Causes
1. Compressors	\$15,468	1. Supply Line Surge 2. Cooling Inadequate 3. Mechanical, Material Related
2. Electrical Equipment (breakers, wires, panels)	\$23,158	1. Supply Line Surges 2. Deposits, Accumulation of Dirt, Dust, etc.. 3. Electrical Connection Inadequate
3. Motors & Generators	\$17,612	1. Supply Line Surges 2. Mechanical, Stress 3. Insulation, Deterioration Due to Age

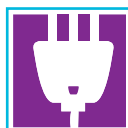
### ► The Top 5 Most Costly Equipment Breakdowns:

Refrigeration & Air Conditioning	\$285,654
Compressor, Centrifugal	\$257,451
Refrigeration & Air Conditioning	\$192,197
Electric Cables	\$178,863
Electric Water Heater	\$390,741

### ► The Top 3 Equipment Breakdowns with the Greatest Potential for Business Interruption



1. Generator, AC



2. Electrical Equipment



3. Refrigeration & Air Conditioning