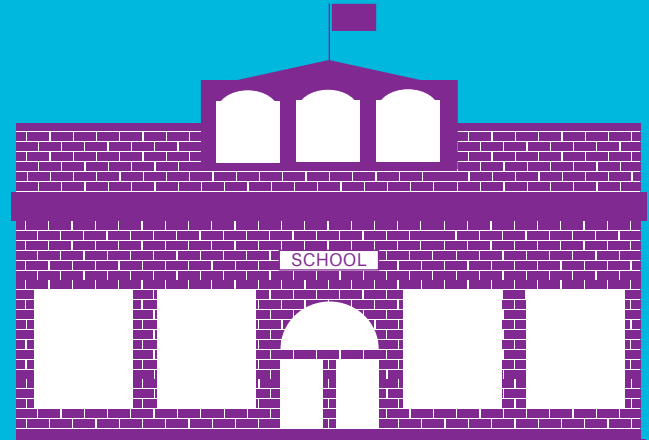




Hartford Steam Boiler

Risk Solutions

Schools K-12 Equipment Breakdown Risks



A typical equipment breakdown will cost a School District **\$19,160**.

Hartford Steam Boiler is the leading provider in North America of Equipment Breakdown insurance, which covers the costly physical and financial damage caused by electrical, mechanical and pressure vessel equipment breakdowns.

► The Top 3 Most Common Equipment Breakdowns and Causes:

Equipment	Average Cost	Top 3 Causes
1. Electrical Equipment (breakers, cables, panels)	\$38,303	1. Supply Line Surge 2. Insulation, Deterioration Due to Age 3. Power Interruption
2. Compressors, Air/Gas	\$14,429	1. Mechanical, Material Related 2. Lubrication, Insufficient 3. Control Device Malfunction
3. Computer (data, hardware, media, bldg. services)	\$11,617	1. Supply Line Surges 2. Power Interruption 3. Voltage

► The Top 5 Most Costly Equipment Breakdowns:

\$1,673,377	Electrical Connection Inadequate
\$830,440	Excessive Moisture in Electrical Equipment
\$769,235	Utility Supply Interruption Damaged Electrical System
\$492,277	Insulation, Deterioration Main Electrical Disconnect
\$313,649	Insufficient Lubrication of Rotating Equipment

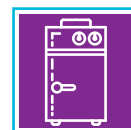
► The Top 3 Equipment Breakdowns with the Greatest Potential for Business Interruption



1. Electrical Equipment



2. Compressors Air/Gas



3. Heating Boilers