

HSB INSPECTION SERVICES

The HSB inspection difference



HSB'S INSPECTION SERVICE IS UNEQUALED BY ANY OTHER INSURANCE CARRIER

HSB provides market-leading jurisdictional inspection service for boilers and pressure vessels as an integral element of all our Equipment Breakdown policy coverage programs. These valuable services are essential in helping your clients prevent loss and comply with state and municipal boiler and pressure vessel inspection requirements.

HSB takes these inspections seriously because we understand the destructive potential of boilers and pressure vessels. Combining the inspection of boilers with an insurance contract was the founding principle of our business.



Our efficient work management system maximizes inspectors' time on site, completing inspections to prevent losses and fines.

HSB mines multiple databases, uncovering hard-to-find insured locations and requirements to keep customers in compliance.

A proactive strategy

HSB has a vigorous and proactive process to identify all insured locations that have a jurisdictional inspection obligation. We have a one-of-a-kind process and unique data resources essential for identifying insureds with equipment requiring an inspection and completing inspections for your customers.

Some equipment insurers take a reactive stance toward boiler inspections, waiting to be requested by customers to do an inspection. This can put policyholders at risk.

Higher inspection completion rate

HSB is better able to both identify insureds with an inspection requirement and complete the inspections because of our unique process and work management system.

HSB has a highly automated work management system coupled with our proactive location data quality process. Together, these allow us to maximize the time our inspectors spend on site at customer locations instead of being on the road or handling paperwork.

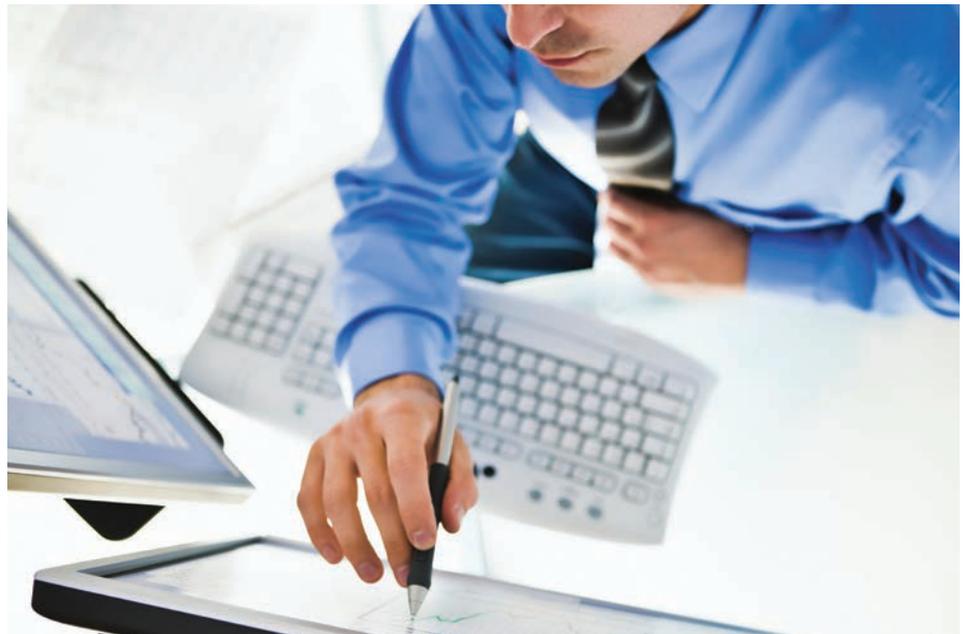
These resources make HSB's inspectors more efficient so they can do more inspections each day. This enables us to visit more locations and perform more inspections to help your clients prevent losses and fines.

Close to your customers

With hundreds of inspectors across the country, we're close to your customers and can service their inspection needs in a timely manner. HSB's inspectors perform all inspections of boilers and pressure vessels required of our customers. We don't rely on third-party inspection vendors.

Quality control

Hartford Steam Boiler (HSB) is the leader in providing jurisdictional inspection services. We inspect over 500,000 boilers and pressure vessels in the U.S. each year.





Wait for a customer to call? Not HSB. We keep track of code requirements and reach out to customers when it's time to inspect.

And we work to measure, assess and continually improve our process to maximize inspection completion.

Insurers that use third-party vendors to do inspections have far less control over inspection process and quality. They risk their insureds being fined if inspections are missed.

Inspection savings

HSB inspection service is included as a standard part of our Equipment Breakdown program; no additional charge is levied. That provides a cost savings for your insureds, who otherwise would have to pay the state or a contractor an inspection fee.

Private contractors will charge market prices for inspection service. If the state has to conduct the inspection, they will charge inspection, registration and administrative fees. And failure to comply may result in civil fines.

Jurisdictional inspections are important

Virtually all states and cities require inspection of boilers and pressure vessels. These laws or codes require that this equipment be inspected by commissioned inspectors at regularly specified intervals. If these inspection requirements are not satisfied, the state or city has the authority to levy fines or even force a business to cease operation of the equipment.

The business or equipment owner is responsible for inspection compliance. Helping them meet these inspection obligations is part of HSB's value. Our view is that regular inspection of boilers and pressure vessels is essential to loss prevention. HSB offers jurisdictional inspection services that are second to none. It's why we strive to identify all insured locations that have a jurisdictional inspection obligation.

We also inspect other equipment and property

Helping to prevent loss was a founding principle in HSB's business and remains so today. In addition to jurisdictional inspections, we help our customers prevent loss with a variety of inspection services. These services include property inspections, electrical risk management surveys, loss prevention inspections, infrared electrical surveys, transformer oil analysis and equipment failure analysis. Our inspection services for equipment and property are designed to meet the needs of individual clients and the property-casualty insurance companies that partner with HSB.



HSB's inspectors have a code of their own: When it comes to inspections, there's no room for shortcuts.

ABOUT HSB AND MUNICH RE

Hartford Steam Boiler is proud to be part of Munich Re. Munich Re stands for exceptional risk solutions, consistent risk management, financial stability and client proximity. Munich Re – which pursues an integrated business model consisting of insurance and reinsurance – is one of the world's leading reinsurers.

HSB is a leading specialty insurer providing equipment breakdown, other specialty coverages, inspection services and engineering-based risk management that set the standard for excellence worldwide. We anticipate risks and provide forward-thinking solutions that render tomorrow's world insurable.



Our inspectors' experience and service is unmatched. They know equipment – and equipment risks – inside out.

Hartford Steam Boiler

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This summary gives general information.
For all coverages, conditions and
exclusions, refer to the policy.

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