

Real Claims, Real Losses

• Sediment in a boiler caused a low-water condition resulting in severe over-firing, shutting down the boiler and the school. A rental unit was brought in to provide heat until the damaged boiler could be replaced.

Total Loss: \$123,664

 A short in electrical cables cut power to the school. About 8,000 feet of buried copper cable was replaced along with damaged motors, controls, and relays.

Total Loss: \$101,510

Hanover Educational Institutions Advantage

Why Educational Institutions need Equipment Breakdown coverage.

Schools depend on computer systems, electrical systems, boilers, air conditioning units, and refrigeration. This equipment is subject to accidental breakdown, which can cause business interruption and lost class time.

Protect Against Loss

Our Equipment Breakdown coverage protects against covered losses caused by:

- Short Circuit
- Motor Burnout
- Electrical Arcing
- Boiler Damage
- Power Surges
- Operator Error
- Mechanical Breakdown

Equipment Covered

- Electrical Distribution System
- Heating and Cooling Systems
- Telephone System
- Computers
- Refrigeration

Coverage, Plus More

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. We include these inspection services so you avoid local fees in many jurisdictions and only pay the certificate fee.

Learn more

Let's work together to keep you up and running. Contact us today.



This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at www.hanover.com ©2020 The Hanover Insurance Group. All Rights Reserved.