



A Comprehensive  
Guide to Boiler &  
Machinery Insurance



**EQUIPMENT**

**CAUSE OF LOSS**

<ul style="list-style-type: none"> <li>▪ Boilers and fired pressure vessels</li> </ul>	<ul style="list-style-type: none"> <li>▪ Rupture/bursting/cracking due to overpressure, control failure, low water level, overheating</li> </ul>
<ul style="list-style-type: none"> <li>▪ Unfired vessels (hot water tanks, air tanks, cookers, process vessels)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Rupture/bulging/cracking due to overpressure, thinning of metal, vacuum collapse</li> </ul>
<ul style="list-style-type: none"> <li>▪ Refrigerating and air conditioning, vessels and piping</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cracking/rupture due to vibration, support failure</li> </ul>
<ul style="list-style-type: none"> <li>▪ Piping (steam, air, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Rupture/cracking due to vibration, support failure</li> </ul>
<ul style="list-style-type: none"> <li>▪ Electrical motors, generators and other rotating electrical equipment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout/burned bearings due to line surge, excessive moisture, brittle insulation, ventilation problems</li> </ul>
<ul style="list-style-type: none"> <li>▪ Centrifugal compressors, pumps, fans, blowers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout/burned bearings due to misalignment, loss of lubrication, overspeed</li> </ul>
<ul style="list-style-type: none"> <li>▪ Reciprocating compressors, pumps, internal combustion engines</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cylinder/shaft damage/rod or valve breakage due to liquid slugging, contaminated oil, seizing</li> </ul>
<ul style="list-style-type: none"> <li>▪ Turbines</li> </ul>	<ul style="list-style-type: none"> <li>▪ Blading/shaft/jacket/frame damage due to shroud ring failure, imbalance, progressive cracking, and overspeed</li> </ul>
<ul style="list-style-type: none"> <li>▪ Gears, gear sets</li> </ul>	<ul style="list-style-type: none"> <li>▪ Broken teeth/burned bearings due to vibration, misalignment, metal fatigue, contaminated oil</li> </ul>
<ul style="list-style-type: none"> <li>▪ Miscellaneous machines (paper machines, hydraulic presses, extruders, production machines)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Breaking of moving parts/frame damage due to metal fatigue, thinning of parts under pressure</li> </ul>
<ul style="list-style-type: none"> <li>▪ Transformers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout, line surge, excessive moisture, overload, dirty environment</li> </ul>
<ul style="list-style-type: none"> <li>▪ Miscellaneous electrical apparatus (switchboards, cables, bus ducts, circuit breakers)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Electrical burnout, line surge, excessive moisture, overload, dirty environment, loose connections</li> </ul>
<ul style="list-style-type: none"> <li>▪ Air Conditioning units, small refrigerating and compressing units</li> </ul>	<ul style="list-style-type: none"> <li>▪ Refer to comments above related to particular components of the units: motors, etc.</li> </ul>

# AT-A-GLANCE EQUIPMENT AND COVERAGE GUIDE

All too often, when Boiler & Machinery is considered, only Boiler & Property Damage exposures get insured. A quick glance at this Equipment and Coverage Guide will show how many other exposures may have been overlooked. Red Shield has one of the most up-to-date comprehensive coverages in the industry and can provide the total coverage needed for your customers. Use this guide to determine the needs of your customers today and call us. If you have a business you do not see on our list, we can help with that, too.

- Usually Found
- Occasionally Found
- ✕ Potential Coverage Needed

## TYPE OF ESTABLISHMENT

	BOILER (PRESSURE VESSELS)				AND MACHINERY								OTHER COVERAGE NEEDS		
	Heating Boilers	High Pressure Boilers	Pressure Vessels (non-process)	Process Vessels	Air Conditioning Equipment	Refrigeration Equipment	Motors, Generators	Transformers	Electrical Apparatus	Pumps, Compressors	Engines, Turbines	Production Machinery	Business Interruption	Spoilage (consequential damage)	Extra Expense
Apartment Buildings	●		●		●		○	○	●	○			✕		✕
Arenas	●		●		●	○	●	○	●	●			✕	✕	✕
Artist & Drafting Supply	○		●		●		○		●	○			✕		✕
Barber Shop	○		○		●				●				✕		✕
Bars and Taverns	●		●		●	●	●	○	●	○			✕	✕	✕
Book Store	○		●		●		○	○	●	○			✕		✕
Churches	●		●		○		○		●	○			✕		✕
Coffee/Tea/Spice Shop	○		●		●		○	○	●	○			✕	✕	✕
Condominiums	●		●		●		○	○	●	○			✕		✕
Convenience Store	○		●		●	○	○	○	●	○			✕	✕	✕
Country Clubs	●		●		●	●	○		●	●			✕	✕	✕
Drug Store	●		●		●		○		●	○			✕	✕	✕
Dry Cleaner	○	●		○	○			○	●	●			✕		✕
Florist/Greenhouse	●	○	○		○	○	●		●				✕	✕	✕
Furniture Store Under 10,000 sq. ft.	●		●		●		○		●	○			✕		✕
Gift Shop	●		●		●		○		●	○			✕		✕
Hotels	●	○	●		●	●	●	○	●	○			✕	✕	✕
Machine Shops	●	○	●	○	○		●	●	●	●		●	✕		✕
Marinas	●		●		○		○		●	○			✕		✕
Medical Offices	●		○		●				●	○			✕	✕	✕

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Motels	●		●		●			○	●	○			✕		✕
Non-Profit Buildings	●		●		●	○	●	○	●	○	○		✕		✕
Offices and Office Buildings	●		●		●	○	●	○	●	○	○		✕		✕
Real Estate	●	○	●		●	●	●	○	●	○			✕	✕	✕
Restaurant	●		●		●	●		○	●				✕	✕	✕
Retail/Store NOC	○		●		●	○	○	○	●	○			✕	✕	✕
Shopping Centers	●		●		●	○	○	●	●	○			✕		✕
Stores	○		●		●	○	○	○	●	○			✕		✕
Warehouse	○		●				○	○	●				✕		✕

Geographic location and variations within a type of business may affect the type and scope of equipment a business may have.

\* Examples: Machine Shops, Hardware, Cutlery, Electrical Fixtures, Locks, Paper Boxes.

## Contact Info

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.