

# Loss Bulletin

Vero Equipment Breakdown Insurance

## Breakdown on the 19th hole

### Loss details

#### Nature of business

Golf and Country Club

#### Type of equipment

Various

#### Age of equipment

Various

One morning the Insured lost one phase of the electrical supply at the utility's power connection to the property.

The power company confirmed the unplanned supply interruption, which lasted for about 5 hours.

Whilst the 5 hour outage was inconvenient, the real impact was the associated voltage fluctuations, which damaged equipment throughout the clubhouse and pro shop including 5 TV screens, POS monitors for the pro shop, 8 air conditioning units, a kitchen exhaust fan, an ice machine, the keg room refrigeration system, the glycol refrigeration unit in the bar and the cold room refrigeration unit.

All the equipment that was damaged as a result of the voltage fluctuations was covered thanks to the blanket basis of their Equipment Breakdown policy.

While some equipment was able to be repaired much of it had to be replaced. A progress payment was made to assist the Insured in getting their equipment back into operation without delay.

### Final loss

\$76,600

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