Loss Bulletin



Vero Equipment Breakdown Insurance

Projectus Interruptus

Loss details

Nature of business Cinema

Type of equipmentDigital Movie Projector

Age of equipment 4 years

Early one April, the operator of a single screen cinema found that the projector would unexpectedly shut down in the middle of screenings.

The projector would take a couple of minutes to re-boot, and the operator would then "re-wind" the digital media to the approximate point in the movie where the projector shut down. At that point, after apologizing to the patrons, the operator would then recommence screening the film.

The local repair agents tried to determine the fault, including substituting various internal components, but were unsuccessful. The final fault was unable to be repaired, and it was going to be necessary for the overseas manufacturer to travel to Australia to carry out the repairs, the costs of which were prohibitive.

The projector was deemed a constructive total loss and was replaced by an improved ex-demo projector.



Final loss Settlement amount \$30,145

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