## Loss Bulletin



Vero Equipment Breakdown Insurance

## No power - No pokies - No customers?

## Loss details

Nature of business Rugby Leagues Club

**Type of equipment**Back-up Generator,
Switchboard and
Poker machines

**Age of equipment** Various

Following a periodic test of their backup generator, when switching from the generator back to the electrical grid, an Auto Transfer Switch was damaged from an unexpected power spike. The failure of the Switch resulted in substantial damage to the generator, the main electrical distribution board and associated electrical components.

Due to the breakdown of the Auto Transfer Switch, the club was unable to switch back to the electrical grid nor was it able to utilise the generator, resulting in a loss of power to approximately 40% of the premises, including the majority of the gaming machines.

Temporary repairs to the switchboard were expedited in order to return the club to operation within approximately 8 hours, enabling the club to avoid a significant Business Interruption loss altogether.

However, when power from the grid was restored, 9 gaming machines were also found to be inoperable and required replacement of their internal electronic components.



Final loss
Settlement amount \$100,695.33

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