

Loss Bulletin



Vero Equipment Breakdown Insurance

Engine Seizes at Home for the Aged

Loss details

Nature of business

Home for the aged

Type of equipment

160 H.P. Emergency Diesel Generator

Age of equipment

28 years old

The operator started the engine for a routine test run. Returning later to record readings, he found excess steam flowing from a drain so he tried to shut it down without success. The engine kept running and building up temperature. Safety devices “popped” however the engine still did not shut down. Next the operator threw the main electric power switch but the unit still would not stop. The temperature gauge melted at 100°C.

The engine continued to run and overheat until it eventually seized up.

The engine and generator provided emergency lighting and power to the heating system for this home for the aged. A rental unit was required for 33 days until a replacement could be installed.

Final loss

Property Damage	\$18,839.52
Business Interruption	\$8,638.90
Total Loss	\$27,478.42



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