

# Loss Bulletin

## Vero Equipment Breakdown Insurance



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### Hotel equipment fried upon re-opening

#### Loss details

##### Nature of business

Hotel

##### Type of equipment

Kitchen Equipment

##### Age of equipment

Approximately 15 years

After being closed down for almost two months due to the COVID-19 restrictions, the hotel was finally able to open its kitchen and get back to business.

Unfortunately, when starting up the kitchen equipment in preparation of their long-awaited re-opening, some of their critical equipment was found to be damaged, as a gas fryer would not stay on and a combi oven would not start at all. The specific cause of the damage was unknown but it was consistent with internal electrical failures upon startup.

Parts were not available due to the age of the items. Both the combi oven and the fryer had to be replaced, along with related electrical circuits, switches and cables. Unfortunately, the hotel had not purchased Business interruption coverage, so any additional delays in opening the kitchen would not be covered.



#### Final loss

**Total Claim: \$14,200**

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