

PROTECTING OUR CHURCHES

Systems Breakdown Coverage

The coverage formally known as Boiler and Machinery coverage has redefined itself as Systems Breakdown coverage. Why??? The coverage is much broader than the Boiler and Machinery title suggests. Systems Breakdown coverage includes air-conditioning equipment, machinery, unfired vessels, telephone systems, security systems and computers.

The following are typical losses for Systems Breakdown coverage:

- ❑ Boiler & Pressure Vessels: explosion, fire, water damage, cracking of vessel & collapse
- ❑ Air-conditioning: pipes rupture, crack or explode
- ❑ Electrical equipment: burnout, control or connector failure

How does our policy would respond?

The coverage is automatically built into the property form. The limit is the full property limit in the policy.

Loss Control Recommendations:

- ✓ Regular inspections by qualified professionals
Boiler inspections required by law should be reported to the Heffernan Group.
- ✓ Preventative maintenance
- ✓ Use power surge protectors
- ✓ Keep cables away from moisture
- ✓ Keep electrical panels and wires clean and free of combustibles