

Equipment Breakdown for Mutual Boiler Re Hospitals



Today's hospitals have implemented technology and equipment to improve the quality of care and comfort of patients. They depend on many types of electrical, mechanical and computer-controlled equipment to support facility operations, along with high-value medical imaging and diagnostic equipment.

Electricity is so vital that hospitals are equipped with emergency generators to support critical functions during electrical service interruptions. Having installed electric generating capacity creates even more opportunities for equipment breakdown. Electrical arcing is responsible for most losses and can destroy circuit breakers, motors and electrical control equipment. This can lead to significant property damage and interruption of normal operations for extended periods of time.

Equipment creates comfort required for patient care, such as boilers and air conditioning units. This equipment is highly susceptible to the perils of equipment breakdown, often resulting in the need to make alternative arrangements for patients or the use of rental equipment during repairs or replacement installation.

Typical Losses

The elevator drive motor located in the hospital's basement sustained mechanical damage due to lack of lubrication. As a result, the motor was replaced.

Property Damage: \$13,500

The sensor in the X-ray machine shorted-out from a power surge and required replacement.

Property Damage: \$18,000

Exposures

- Circuit Breakers
- Communications Equipment
- Computers
- Emergency Generators
- Motors
- Switchgears
- Transformers
- Air Conditioning Units
- Boilers
- Medical Sterilizers
- Refrigeration Units
- Compressors
- Fans
- Motors

Loss Prevention Tip

Identify outside repair contractors for the sudden breakdown of critical medical imaging equipment and support equipment such as air conditioning equipment.