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OCCUPANCY	EQUIPMENT BREAKDOWN LOSS EXAMPLES
APARTMENT BUILDINGS	A contractor sanding apartment floors caused extensive arcing damage to the building's electrical system when he connected his equipment directly to the main electrical panel. The city declared the building unsafe and 28 families had to be relocated. Repair Cost: \$131,739 Business Interruption: \$55,809 Total Paid Loss: \$187,548
CAR WASHES	An underground electrical cable that supplied power to a car wash shorted out and had to be replaced. The car wash was closed for 10 days until repairs were completed. Repair Cost: \$24,302 Business Interruption: \$11,617 Total Paid Loss: \$35,919
DRY CLEANERS	A dry cleaning machine broke down when a power surge from a building transformer shorted out the electrical control panel. Clothes were sent out to another laundry until a new machine could be installed. Total Paid Loss: \$ 36,721
FUNERAL HOMES	Blizzard winds blew open an outside entry door to a room that houses a funeral home's generator equipment. The cold overpowered the radiator that heats the room. The valve that feeds cooling water into the generator froze, backing water up and sending it into a nearby work area. Total Paid Loss: \$13,045
GROCERS	The owner of a small grocery store opened up to find that the freezer system had broken down overnight, thawing and spoiling the frozen food inside. The wiring for fans and heaters used to defrost the freezer coils had shorted out. Repair Cost: \$3,753 Spoilage: \$2,023 Total Paid Loss: \$5,776
HOTELS and MOTELS	When guests complained of a burnt odor, hotel workers found that two boilers had overheated and ruptured because drains were plugged with water deposits. The hotel had to issue discounts because of a lack of heat and hot water. Total Paid Loss: \$77,782
MEDICAL CLINICS	An X-ray machine was destroyed in a doctor's office when a utility power spike shorted out the power supply unit. Total Paid Loss: \$41,604
RESTAURANTS	A microbrewery had to purchase beer to serve its customers when a pressure regulator breakdown contaminated almost 900 gallons of its own ale. High pressure in cooling jackets caused steel tanks to crack and propylene glycol seeped inside. Repair Cost: \$50,257 Spoilage: \$10,521 Extra Expense: \$2,275 Total Paid Loss: \$63,053
RETAIL STORES	A power surge entered a convenience store through a telephone data line and destroyed a computerized point-of-sale system used to track sales, inventory and check credit. The equipment had to be replaced. Total Paid Loss: \$29,146
STRIP MALLS	A casting defect in a section of a retail facility's boiler caused the boiler to crack, leak water, and overheat. Parts necessary for repair were no longer available. The residents of the building-----a restaurant, a brewery, and a store-----were forced to operate on minimum hot water until a new unit was installed. Total Paid Loss: \$38,849
VETERINARIAN	Computers and medical diagnostic equipment used at an animal hospital were damaged by an overnight utility power surge. A film processor and X-ray machine were repaired and an ultra-sound system had to be replaced. Total Paid Loss: \$40,871
WHOLESALEERS	Arcing and a surge from a substation located inside a large warehouse severely damaged the building's electrical system. Total Paid Loss: \$226,569