



# Equipment Breakdown Claims Services

Provided by THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

One of the most common questions we get is, “What do we do if we have an Equipment Breakdown claim?”

First, advise the customer to take necessary steps to mitigate further loss, damage, or potential hazards. Once the loss is assessed and stabilized, the customer should take the appropriate steps to commence repairs and resume their business operations.

In addition, take the following actions:

- ✓ Encourage the customer to notify Nationwide of a claim as soon as possible.
- ✓ The Nationwide claims representative will notify HSB, and an HSB claims representative will respond within one business day following the receipt of the first notice of loss from Nationwide.
- ✓ The customer may select their service provider to evaluate repair/replacement options.
- ✓ If immediate repairs are completed before an investigator can witness the damage, the customer should save damaged property until the claim investigation is completed. If this is not possible, the loss should be documented with photographs, videos, or other documentation in order to support the completion of the claim investigation.
- ✓ If additional losses occur beyond the equipment, such as business income, extra expense, or spoilage, the customer should plan on submitting the appropriate business documents in support of these types of losses. Pursuant to a covered cause of loss, the HSB claims representative will work closely with the customer to complete the damage assessment and loss settlement.

## Equipment Breakdown Claims Process

