



# CATHOLIC DIOCESE of CLEVELAND

## Master Insurance Program

### Boiler & Equipment Breakdown

This Master Plan provides **\$75,000,000** blanket coverage for all low and high-pressure boilers, fired and unfired vessels, and their associated piping, equipment, and machinery. Coverage is also extended to include all refrigeration, air conditioning equipment, and all piping and machinery necessary for its operation and control. Further, coverage is extended to include mechanical and electrical machines or apparatus used for the generation, and transmission, and utilization of mechanical or electrical power.

Covered causes of loss as well as coverages are listed in the actual boiler and machinery policy. In general, coverage is provided for sudden and accidental breakdown of the insured object or part of the insured object. **Coverage is not provided for deterioration, wear-and-tear, or leaking at any valve, fitting, gland, or joint.** Please call the Diocesan Property/Casualty Insurance Claims Department to report any actual or suspected boiler or machinery losses. **DO NOT CONTACT THE BOILER CARRIER, THEIR INSPECTORS, OR ADJUSTERS DIRECTLY.**

The boiler and machinery policy insuring agreement includes:

- Loss to the property of the insured, including loss to the insured object;
- Repair and replacement coverage;
- Expediting expense of \$25,000;
- Statutory inspection services; and
- Business interruption/extra expense coverage of \$2,500,000.

Furnace explosion (in the fuel chamber) is excluded in as much as it is covered under the Master Plan Property section. Liability for persons injured and damage to property (*of others*) is covered under the Master Plan Liability section.

Please note that it will be necessary for you to pay the required annual State of Ohio operating certificate fee (*usually \$25 per unit*). However, the insurance carrier provides the State of Ohio with the required inspection reports in order to meet statutory requirements. You will be visited at least annually by an inspector presenting credentials from the boiler insurance carrier.

The deductible applicable for all boiler and machinery losses is **\$1,000**.

Revised 1/14