

## Boiler and Machinery Insurance (Equipment Breakdown Insurance)

Boiler and machinery insurance covers direct, accidental damage to objects within covered locations (see defined terms below). The insurance company provides pressure vessel inspections at no additional charge.

The State Risk Management Trust Fund Property Insurance does not cover losses or damage caused by the rupture, bursting, or operation of pressure relief devices; the rupture or bursting of pressure relief devices due to expansion or swelling of the contents of any building or structure caused by or resulting from water; or any loss which would normally be covered only under a standard boiler and machinery policy.

- **Accident** refers to a sudden and accidental breakdown of an object or a part of an object. At the time the breakdown occurs, it must manifest itself with physical damage to the object that necessitates repair or replacement. This includes direct loss or damage caused by the explosion of an object, unless otherwise excluded by the policy.
- **Covered location** refers to any location on schedule with the insurance company.
- **Object** refers to any boiler, fired vessel, unfired vessel normally subject to vacuum or internal pressure other than the weight of its contents; refrigerating and air conditioning vessels (and any metal piping and its accompanying equipment); mechanical or electrical machine or apparatus used for the generation, transmission, or utilization of mechanical or electrical power; and apparatus that is used for medical, diagnostic, surgical, dental, or pathological research.
- Any of the following vessels are included within the provisions of this section when used with an Object:
  1. Condensate return tank
  2. Cushion or expansion tank used with a hot water heating boiler
  3. Any machine

### **Premium Payment**

Payment is billed directly to the departments that are participating in the insurance coverage. This is a private insurance policy purchased through the Department of Management Services. The rates are based upon the value of the building and contents in each building that is being covered.

### **Coverage Locations**

Florida State University is covered against losses associated with specific accidents for buildings which have been identified to have a greater risk for a loss based upon the type of mechanical equipment utilized to maintain and keep a building functioning. Additional questions should be directed to Environmental Health & Safety at 644-6895.