

Equipment Breakdown from Capacity Insurance Printing Facilities



There are several exposures in printing facilities that are protected by Equipment Breakdown coverage. The general categories of equipment covered are boilers, pressure vessels, mechanical equipment, electrical equipment and production machinery. A breakdown of electrical, mechanical or production equipment is most prevalent in this class of business.

Regardless of the size of the operation, printing presses may use offset, rotogravure, flexographic or letterpress processes depending on the type of printing. Additionally, some facilities will use finishing and bindery production equipment. Electric motors, hydraulic cylinders, enclosed gear sets and line shafts are often used to drive presses and production equipment and in some cases programmable logic devices may be utilized to operate machinery.

Printing facilities often use boilers for building heat and steam in the dryer section of some large presses. Electric equipment in printing operations may include switchgear, electrical service panels, motor control centers, and transformers.

Typical Losses

While running a six color printing job, the printing press sustained damage due to a paper jam. The sudden stoppage damaged the printer's roller bearing, retaining collars and drive chains, all of which required replacement.

Property Damage: \$37,550

A power surge at a print shop caused damage to the control panel of a digital imaging printer. The panel was subsequently replaced.

Property Damage: \$10,000

Exposures

- Compressors
- Pumps
- Printing Presses
- Die Cutters
- Saddle Stitchers
- Motors
- Emergency Generators
- Transformers
- Switchgear
- Distribution Systems
- Communications Equipment
- Boilers
- Refrigeration Units
- Air Conditioning Units

Loss Prevention Tip

Identify outside repair contractors for the sudden breakdown of critical computer equipment and support equipment such as electrical supply equipment.