

Equipment Breakdown Coverage

Scrap Metal Reclaiming

Coverage

Most scrap metal reclaiming operations have numerous insurable Equipment Breakdown exposures. The typical process involves the disassembling and shredding components utilizing hammer mills and shredders directly coupled or through reduction gears to various types of motors.

Mechanical breakdown consists of fracturing of shafts or gears caused by a severe overloading condition, which is initiated from the introduction of foreign material into the shredder or by introducing material that exceeds the strength of the shredder components.

Motors in this service are subject to electrical breakdown from the severe operating environment and operating conditions. Electrical arcing fault created by an insulation system breakdown can destroy a motor and interrupt all operations until an acceptable replacement motor can be located and purchased or repaired.

Exposures

- Electrical systems
- Hammer mills
- Electric motors
- Extra expense
- Transformers
- Shredders
- Business interruption
- Service interruption

Service Like No Other

Hopefully, you'll never experience a loss. But if you do, you can take comfort in our prompt claims review. Within 24 hours of a claim, we'll give you a case number and the name of your claims adjuster. He or she also will review the next steps that we follow to handle your claim. This assures you that we will work quickly to manage and contain costs while giving you a prompt, fair loss settlement.

Experience You Can Trust

With an **A (Excellent)** rating from the A.M. Best Company, we stand behind our products and service with financial strength and stability. Writing property coverages in over 20 states, we continue to grow and prosper. That's the kind of performance you can trust.



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