



# Equipment Breakdown: Boilers

## Preparing a boiler for the heating season

Poor maintenance often contributes to boiler breakdowns, resulting in thousands of dollars in equipment repairs, property damages, and lost income due to business interruption.

## Prior to the heating season

Make sure that your boiler is in top condition. Hazards should be identified and sensible measures put in place to reduce risks to a minimum.

Maintenance best practices include:

- Checking the outside of the boiler unit for any obvious signs of damage, rust or corrosion.
- Maintaining clean conditions and avoid using the boiler room as a general storage area.
- Having an internal inspection done by a qualified service professional during the summer shut-down period.

## The benefits of annual boiler maintenance

Proper inspections can increase the efficiency and life of a boiler and reduce future repair costs significantly. The service professional doing the inspection will evaluate the condition of the boiler and determine if any repairs are required.

During the inspection, the service professional will:

- Clean the burner
- Remove all soot from the flue pipe
- Check for any defects and provide advice about possible improvements that would make the heating system more efficient while ensuring safe operation.
- Thoroughly inspect and test low-water cut-off, safety relief valves and feed water controls to ensure proper operation.

Your boiler may be regulated by an authority with jurisdiction, in which case, owners are required by law to maintain an up-to-date operating permit or inspection certificate prior to operation. Consult your authority with jurisdiction for more information.

If required, an inspector with authorized jurisdiction may issue a valid internal inspection certificate for the boiler during the servicing while the boiler is open.

## Prior to start up

As the weather cools down, it's time to get the boiler working again. Prior to the first start-up for the season, there are several items to examine, based on the manufacturer's recommendations. Depending on the type of boiler, different components may need to be adjusted (water level sensors, pressure sensors, ventilation fans, pipes, etc.) To maximize safety:

- Check the entire system and review operational procedures.
- Ensure an adequate boiler water treatment program is in place with a reputable firm, to reduce scale and corrosion and ensure the quality of the water circulating in the heating system is good. Make sure all treatment products are available and that this equipment is operational.
- Have all safety controls and fuel burning equipment inspected by a qualified service technician, who should also perform leak tests on the fuel line.
- Make sure the boiler is started with the correct water level.
- All operating and limit controls, electronic interlocks and water gauges should be checked for proper operational capabilities.
- Check fan belts and lubricate related mechanical equipment such as pumps.
- Ensure that ventilation, air openings, and duct louvers are clear of foreign objects.
- On start-up, ensure manual fuel valves are open.
- Check all related piping for leaks
- Allow thermal expansion to occur and fire up at a reduced rate where possible. Visually check all parameters of the system.
- Ensure all start-up sequences are working correctly, including closed interlocks, purge and ignition cycles.

## Intact Insurance Equipment Breakdown product highlights

- Covers, ovens, furnaces, and elevators which may not be covered by other insurers.
- Covers loss of profits, even while equipment is under warranty.
- Covers stock spoilage losses through service interruption coverage.
- Keeps the business operational with Extra Expense coverage that can include expenses for outsourcing to complete contracts and equipment rentals.
- Covers losses due to operator error
- Includes green and equipment upgrade coverages.
- Covers losses due to exposures not normally considered, such as resulting damage from ammonia contamination.



## The Intact Insurance Advantage

- Equipment breakdown insurance is available as a stand-alone policy or it can be added to any Intact Insurance business package policy.
- Policies are written by a specialized team of underwriting experts with equipment breakdown and engineering expertise.
- A dedicated loss prevention engineering team can help identify and make recommendations to mitigate any potential equipment breakdown risks.
- Customers benefit from a 24/7 claims service guarantee and access to a specialized equipment breakdown claims team.

**Contact your broker to learn more about the loss prevention guidance available from Intact Insurance.**