



## EQUIPMENT BREAKDOWN FROM CAJUN UNDERWRITERS FLORISTS

**Florist shops sell fresh-cut flower arrangements, floral supplies, plants, event supplies, holiday merchandise and also deliver floral arrangements.** Florists use refrigeration systems, air conditioning systems, electric motors and all types of electronic systems including office computers, scanners, copiers, telecommunications equipment and security systems, making them susceptible to equipment exposures.

Electrical breakdown is the most prevalent cause of loss at a flower shop. This breakdown is typically caused by poor electrical power quality delivered by the electrical utility grid and from load switching inside the building. Damage caused by a sudden breakdown to critical refrigeration compressors/motors not only leads to loss of business but can also result in costly inventory spoilage.

### EXPOSURES

- ✓ MOTORS
- ✓ ELECTRICAL DISTRIBUTION PANELS
- ✓ VENTILATION FANS/BLOWERS
- ✓ LIGHTING SYSTEMS
- ✓ COMPUTERS
- ✓ POINT OF SALE EQUIPMENT
- ✓ SECURITY SYSTEMS
- ✓ AUTOMATED DOSING SYSTEMS
- ✓ PUMPS
- ✓ REFRIGERATION SYSTEMS
- ✓ AIR CONDITIONING UNITS
- ✓ BOILERS
- ✓ WATER HEATERS

### TYPICAL LOSSES

**An electrical short to the thermostat caused a walk-in cooler to continuously cool resulting in frozen flowers. Repairs were expedited, however the policyholder could not replace the product before the anticipated sales date.**

PROPERTY DAMAGE: **\$3,625**  
EXTRA EXPENSE: **\$425**  
BUSINESS INCOME: **\$6,850**

**The piston supporting the walk-in cooler's compressor snapped due to lack of lubrication. Due to lack of availability for replacement parts, the condensing unit was replaced.**

PROPERTY DAMAGE: **\$6,375**

### LOSS PREVENTION TIP

Check electrical components (contactors, capacitors, etc.) on electric motors for signs of corrosion or damage. Clean or replace dirty air filter elements.