

Boiler and Pressure Vessels Insurance

This insurance is for machinery and plant that operate under steam, air or other pressure such as boilers, economizers, super heaters, steam and feed pipes, heating & supply installations and miscellaneous pressure vessels and containers. Such machinery would not be adequately insured under machinery breakdown insurance because machinery breakdown policy excludes explosion of any kind.

The Policy indemnifies the Insured against damage to the insured plant itself plus damage to own surrounding property and Third party property damage and personal injury caused by collapse or explosion of insured plant.

The cover provided under a standard policy; a periodical inspection service, and property indemnity against damage to the boiler or other insured item or damage to other property of the insured directly due to sudden and unforeseen explosion or collapse of the insured item.

The definitions to be noted;

Plant: Means those parts of the permanent structure of any item described in the schedule that are subject to the steam or other fluid pressure, up to and including fittings and direct attachment subject to such pressure which are connected to the permanent structure without intervening valve or cock. It also means the metal parts of pressure and water gauges and their connections to the permanent structure even if separated from the structure by valves or cocks.

It does not mean (except where specifically described in the schedule)

- a) Super heaters or economizers
- b) Feed circulating supply or delivery piping or anything connecting thereto.

Explosion: Means the sudden and violent rending of the plant by force of internal steam or other fluid pressure (other than pressure of ignited flue gases) causing bodily displacement of any part of the plant together with forcible ejection of the content.

Collapse: Means the sudden and dangerous distortion (whether or not attended by rupture) of any part of the plant caused by crushing stress – by force of steam or other fluid pressure (other than pressure of ignited flue gases).

The following defects do not themselves constitute explosion or collapse, even though repair or replacement may be necessary:

- (i) Wearing away or wasting of material of the plant by leakage, corrosion, and action of fuel or otherwise;
- (ii) slowly-developing deformation or distortion of any part of the plant;
- (iii) Cracks, fractures, blisters, laminations, flaws or grooving even when accompanied by leakage;
- (iv) Failure of joints

but explosion or collapse arising from any such defect is not excluded hereby.

There are various other risks which are present with pressure plant, the majority of which may be included in the scope of the policy on payment of extra premium. Companies do not cover the subsidiary risks alone; as far as the boiler policy is concerned, it is necessary for the main risk of explosion to be insured. Hence, the additional risks in connection with boiler plant can be covered only as an extension of the normal boiler explosion policy.

The following are risks additional to those covered by the standard policy:

- (a) flue gas explosion,
- (b) cracking or weld failure - heating and hot water supply boilers with pipes and radiators,
- (c) cracking - ironing machines,
- (d) joint leakage,
- (e) overheating of tubes (boilers),
- (f) overheating of boilers and fired pressure vessels,
- (g) General damage

1) Full name of Proposer(s): _____
 Email Address: _____ Website: _____
 Postal Address: _____ Postal Code: _____ Town: _____
 Telephone No - Office: _____ Mobile Phone: _____ Fax Number: _____
 Personal Identification No (PIN): _____
 Email Address: _____ Website: _____
 Physical Address of Plant: _____
 Nature of business: _____
 Name of chief engineer or plant manager: _____
 Nearest railway station/airport: _____

2) Has any of the boiler and pressure vessel plant to be insured previously been covered by other companies under a boiler policy or machinery insurance policy? Yes No
 If so, which items of the specification and by what companies?

State when the insurance is to commence
 Date: _____ Time: _____ Period of insurance to expire at the same date and time next year

3) Does the specification include all the boiler and pressure vessel plant coverable under a boiler and pressure vessel policy? Yes No
 If not, please indicate which items are excluded and why

4) Did an accident ever occur to your boiler and/or pressure vessel plant? Yes No
 If so, give full particulars

5) Do you wish to include the main steam and feed water piping? Yes No

6) Are all the items in good condition? Yes No
 If not, give particulars of defects, if any

7) Which part of the plant is subject to periodical inspections

 By whom is it inspected and at what intervals? _____
 Date of last inspection: _____

8) What is the maximum load on safety valve? _____ Psi
 What is the working pressure? _____ Psi

9) Are the boiler attendants solely employed on the boiler plant? Yes No
 If not, what proportion of their time is reserved for other duties?

- 10) If to be insured, please indicate amount (limit of indemnity) applicable to surrounding property/third party liability (property and bodily injury)

DECLARATION

We hereby declare that the statements made by us in this Questionnaire and Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this Questionnaire and Proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.

Signature of Proposer: _____ Date: _____

Liability does not begin until this proposal has been accepted by the Company and the premium paid, except as provided by any official cover note by the Company

Specification of Items to be Insured

| Item No | Maker's name and No | Type of boiler or pressure vessel Please indicate for boilers: whether vertical, horizontal fire-tube or water-tube fired and unfired vessels: kind of vessel, dimensions and for what purpose used | Year of manufacture | Steam output (tons/h) | Pressure (psi) | Kind of fuel | Sum insured Please state current cost of replacing the item by a new item of the same kind and capacity plus freight charges, customs duties and costs of erection |
|---|---------------------|--|---------------------|-----------------------|----------------|--------------|---|
| | | | | | | | |
| Copies of the 3 latest boiler inspectors' certificate to be attached. | | | | | | | |
| Total sum insured | | | | | | | |
| Plus amount for SP/TPL (see para 10.) | | | | | | | |
| Total sum insured including SP/TPL | | | | | | | |