

# **Machinery Breakdown**

- Immediate notification to the insurer
- Notice of claim and estimated cost of repairs should be filed with the insurers to arrange for inspection.

In case of partial losses, no depreciation is charged but when the items are not insured for its present day replacement value, the items are treated as underinsured and the claim amount is proportionately reduced. Depreciation is only applied for Total Loss claims.

- If an appliance is partially damaged, it should be repaired (on approval from insurance company) before it is put to use, as otherwise further loss is not covered.