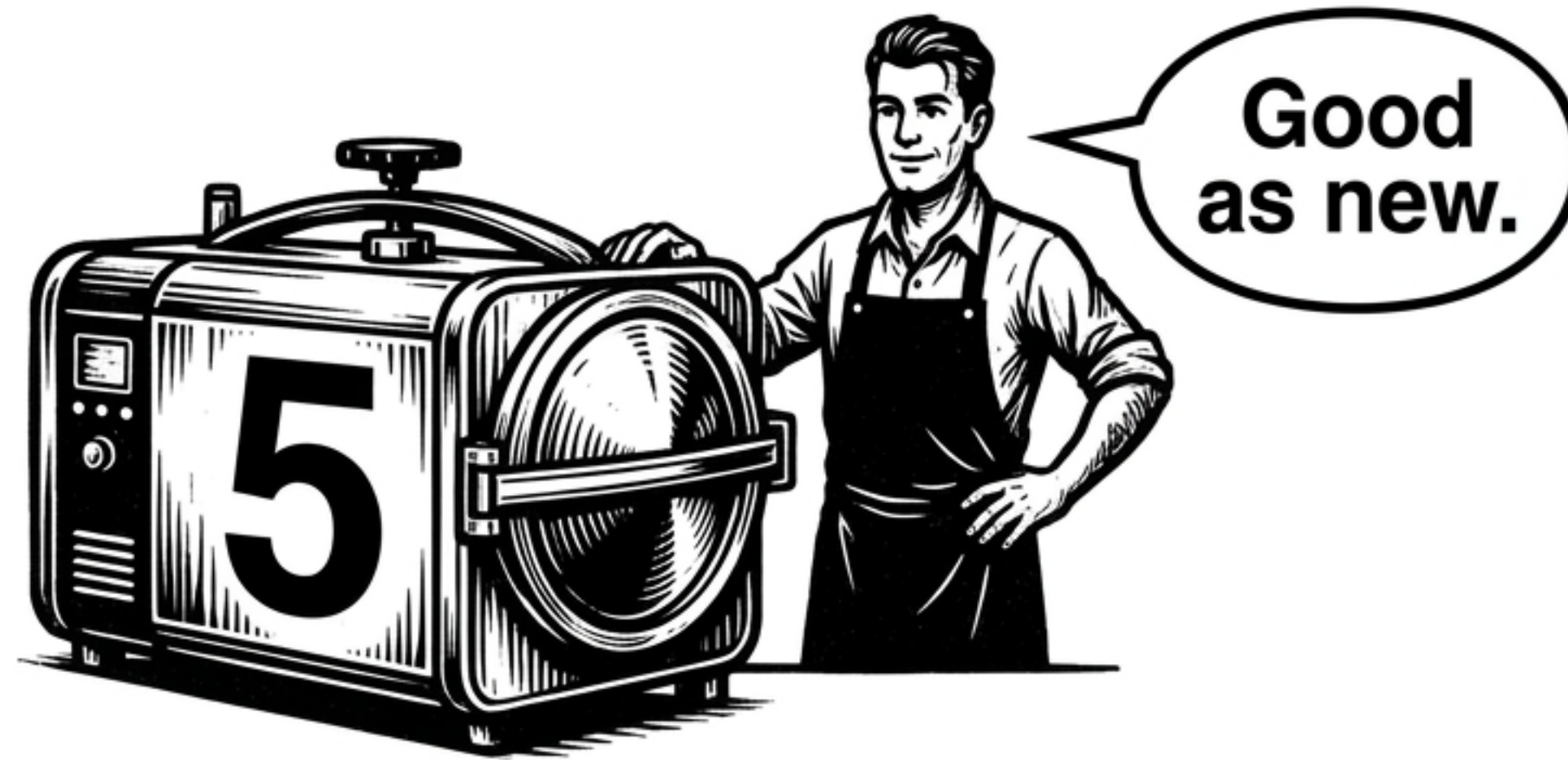




An indemnity policy pays the depreciated value, which for a 5-year-old autoclave might be 30% of replacement cost.
Heavy metal evaporates much faster than science claims.