



## Why Do You Need Equipment Breakdown Coverage?

### RELY ON EQUIPMENT

Your business depends on machinery and equipment that keeps it running. Computers, heating and air conditioning systems, and electrical systems are all key components. This equipment is subject to sudden and accidental breakdown, which can cause your business interruption and possibly, being at a standstill.

### RELY ON OUR COVERAGE

Most standard property policies exclude equipment breakdown coverage. Equipment Breakdown Insurance pays for direct physical damage to equipment, business income or spoilage losses, and extra expenses to limit equipment loss or speed repairs.

It doesn't take much. Even a disturbance in a power line can damage equipment and multiple systems. Point-of-sale equipment but also phone systems, security alarms and other electronic business equipment can be damaged. Equipment Breakdown Coverage protects against covered losses caused by:

- Electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage

### PROTECTED SYSTEMS:

- Electrical
- Refrigeration and Air Conditioning
- Boilers and Pressure Vessels
- Computers and Communications
- Mechanical
- Renewable/ Alternative Energy
- Production

### LOSS PREVENTION

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. We include these inspection services so you avoid local fees in many jurisdictions and only pay the certificate fee.

### THE RISKS ARE REAL

Scale build-up in an apartment building's boiler resulted in a severe low-water condition, causing the boiler to break down. The boiler was used for heating, and the building's tenants demanded rent relief or moved out.

**Total Loss: \$142,864**

A restaurant lost refrigeration in two walk-in coolers and a freezer when utility power quality problems damaged compressors and motors. A variety of expensive food products spoiled.

**Total Loss: \$32,867**

A retailer's point-of-sale equipment, including electronic cash registers and credit card readers, shorted out after a power spike surged through the leased building's electrical system.

**Total Loss: \$9,592 to replace the equipment and \$633 in lost income**