

Equipment Breakdown Coverage

No business can afford losses to property because of mechanical, electrical or pressure systems breakdowns. Equipment Breakdown Coverage offers the financial protection you and your customers need.

Coverage

Every day businesses from large manufacturing operations to small stores rely on their mechanical and electrical equipment to maintain their operations. No business can afford losses to this property which may originate within mechanical, electrical or pressure equipment.

Although more common than a fire, these equipment failures are not covered by most standard business owners and commercial property policies, thus creating costly coverage gaps. Most property policies exclude losses arising from mechanical, electrical and pressure systems breakdown. Yet, these are the perils that can cause major physical losses and temporarily cause the shutdown of business operations.

Equipment Breakdown Coverage responds to these gaps. Equipment Breakdown Coverage is intended to cover the cost to repair or replace mechanical, electrical or pressure systems equipment that suffers a breakdown.

Indirect losses arising from a covered equipment breakdown can result in additional losses; such as, business interruption, extra expense and spoilage. Warranties and maintenance contracts may have gaps as well. Typically they do not cover accidents to equipment caused by operator error, business interruption, extra expense or spoilage which can result from an equipment failure.

Equipment Breakdown Coverage provides the financial protection you need to run your business and continue to meet customer demands without worry. Adding this coverage enhancement to the commercial insurance program protects the insured from these exposures both today and in the future.

Exposures

Equipment Breakdown Coverage protects you from the unexpected. Exposures include: telephone systems, electrical systems, computers, copiers, production equipment, boilers, fired vessels, fired water heaters, unfired vessels, refrigeration units, air conditioning systems, compressors, pumps, gears and gear sets, engines, motors, generators, transformers, switch boards, distribution systems, and more.

Service Like No Other

Hopefully, you'll never experience a loss. But if you do, you can take comfort in our prompt claims review. Within 24 hours of a claim, we'll give you a case number and the name of your claims adjuster. He or she also will review the next steps that we follow to handle your claim. This assures you that we will work quickly to manage and contain costs while giving you a prompt, fair loss settlement.

Experience You Can Trust

With an **A (Excellent)** rating from the A.M. Best Company, we stand behind our products and service with financial strength and stability. Writing property coverages in over 20 states, we continue to grow and prosper. That's the kind of performance you can trust.



Companion P&C

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Providing security, trust and service. Now and for the future.

A.M. Best Company Rating (May 28, 2008). For the latest rating, visit www.AMBest.com.