

# Equipment breakdown coverage and services – built for each industry and exposure



As a business owner, you have the expertise, team and infrastructure to stay on top in today's hypercompetitive world. But are you ready for the unexpected, like equipment breakdown? Our industry-leading equipment breakdown coverage protects a range of pressure, electrical and mechanical equipment from damage caused by electrical arcing, short circuits and mechanical failures. Best of all, equipment breakdown coverage, which includes boiler inspections, is a great premium value.

## **Portfolio of protection**

- Protection against equipment repair and replacement expenses, labor costs and other expenses to get or keep your business up and running
- Coverage for indirect losses such as business interruption, spoilage and service interruption
- State-mandated boiler and pressure vessel inspections at no additional premium
- Claims adjusted by professionals solely dedicated to the equipment breakdown insurance business

To learn more about equipment breakdown insurance for commercial risks, call or visit

## **Types of covered equipment**

- Air conditioners
- Boilers
- Communication systems
- Compressors
- Computers
- Electrical distribution systems
- Electrical equipment
- Emergency generators
- Engines
- Fans
- Fired/unfired vessels
- Fired water heaters
- Generators
- Heating and cooling systems
- Mechanical equipment
- Motors
- Photovoltaic panel
- Pressure vessels
- Process machinery
- Pumps
- Refrigeration units
- Robotic systems
- Security systems
- Switchboards
- Transformers
- Vacuum system

**See potential loss scenarios on back. >**

# Consider these potential loss scenarios:



## **FIRE ALARM**

### **Scenario #1:**

Fire alarm system short circuit required replacement panel with code upgrades.

**TOTAL LOSS: \$122,000**

### **Prevention tips (performed by an electrician and/or fire suppression professional)**

- Keeping the facility electrical system in good working order may help prevent issues with fire alarm panels.
  - Establish a preventive maintenance program for electrical panels
  - Test current limiting devices and protective devices
  - Conduct predictive testing such as thermographic surveys
  - Complete power studies to identify protective device installation opportunities



## **AIR CONDITIONER**

### **Scenario #2:**

A 200-ton A/C compressor servicing an office building seized due to a control failure.

**TOTAL LOSS: \$31,000**

### **Prevention tips (performed by an HVAC professional)**

- Change system filters routinely
- Clean evaporator and condensing coils
- Verify refrigerant is properly charged
- Sample oil for analysis (e.g., acid content, water content, viscosity and wear metal content)
- Test installed oil heaters
- Check safety trip devices and controls