



Equipment

Why do you need equipment breakdown insurance?

Risk Solutions

You rely on equipment

You depend on computer and office equipment, electrical systems, air conditioning and heating systems. This equipment is subject to sudden and accidental breakdown. A breakdown cannot only be expensive to repair, but can cause business interruption, which can translate to lost customers.

Rely on our coverage

Most standard property policies exclude equipment breakdown coverage. Equipment breakdown insurance pays for: Physical damage to equipment, business income or spoilage and extra expenses to limit the equipment loss or speed repairs.

Protect against loss

The coverage protects against covered losses caused by:

- Short circuit
- Electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage
- Operator error

Equipment covered

- Electrical distribution system
- Heating and cooling systems
- Telephone systems
- Computers
- Refrigeration

Coverage, plus more

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

Power surge is transmitted through a LAN, damaging 200 computers.

Total Loss: \$ 124,672

A power surge damages air conditioning compressor, ice machines, microwaves, and other appliances.

Total Loss: \$ 60,467

Air conditioning system piping leaks into telephone switching equipment, shorting it out.

Total Loss: \$ 132,749



Hartford Steam Boiler

