



# Auto Service Facilities

## Why Do You Need Equipment Breakdown Insurance?

### You Rely On Equipment

Your business depends on air compressors, ventilation and air filtering systems, and electronic diagnostic, alignment, and electrical distribution systems. What would happen if this equipment, or any of the sensitive electronics that runs it, fails?

### Rely On Our Coverage

Equipment breakdown can significantly impact your business. Yet, most standard property policies exclude the coverage.

Equipment Breakdown insurance pays for physical damage to equipment caused by mechanical and electrical breakdown. It can also cover business income or spoilage losses due to an equipment breakdown and your 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

### Common Causes

#### Air Compressors and Air Tanks

Air compressors, which support multiple applications, including car lifts, air tools, and tire inflators, are subject to wear. Air tanks are also subject to corrosion.

#### Electrical Distribution System

Lost power often means lost income and customers. A short circuit in one part of an electrical distribution system can easily spread to other parts because panels, circuit breakers, and cables are interconnected. Dirt and dust can increase the risk of a short circuit and arcing damage to the system.

#### Ventilation/Air Filtering System

Ventilation and air filtering systems are needed to discharge auto fumes and are essential for any kind of painting operation. Fans and motors under continuous use are prone to sudden breakdown.

#### Electronic Diagnostic Equipment

Electrical diagnostic equipment can be worth tens of thousands of dollars. Its electronic circuitry and computer components are sensitive to heat, moisture, and power surges.

#### Business Equipment

Cash registers, phones, charge card telecommunications, as well as inventory control systems, contain sensitive electronic circuitry that is especially prone to breakdown.

### Coverage, Plus More

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

### The Risks Are Real

*A power surge damages a service station's electronics, including the computerized diagnostics system, telephone, paging, and security systems.*

**Total Paid Loss: \$ 33,388**

*A valve on an air compressor pump breaks while the air compressor is running. The pressure causes oil to spew out in a mist, covering everything. The smell causes the occupants to feel ill.*

**Total Paid Loss: \$ 20,849**

*A pump burns out suddenly at a car wash. Several hours pass before it's repaired. Customers are asked to come back another time; many never do.*

**Total Paid Loss: \$ 4,840**

This summary gives a general description. For all coverages, conditions and exclusions, refer to the policy.