



Printers

Why Do You Need Equipment Breakdown Insurance?

You Rely On Equipment

Equipment is vital to printing operations. To manage in a highly competitive environment, printing firms use modern equipment and systems to increase production and cut costs. But this can also bring new risks since they rely on sensitive technologies that can easily be damaged. Also, presses must be kept running with a minimum of downtime. Downtime due to mechanical breakdown will affect your operations and income.

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

Printing Presses

Sheet and web presses are worth hundreds of thousands of dollars. Today's high-speed presses are sensitive and can be damaged by anything from glazed rollers to parts loosened by vibration being ingested into the machinery.

Electrical Distribution System

Maximum power uptime is important to your bottom line. The loss of power can mean the loss of income and customers. Since components in your electrical

distribution system are all interconnected, a short circuit in one part can spread and damage other parts of the system.

Electronic Systems

Today's pre-press processes depend on electronic workstations and other sensitive and fragile technologies. They are vulnerable to damage from power surges and other electrical fluctuations.

Heating and Cooling Systems

HVAC systems that maintain control of temperature and humidity are key to protecting your paper stock. Today's HVAC systems are more complex and costly to repair. An HVAC breakdown can result in loss of stock and business income.

Mechanical Equipment

Your shop is loaded with other machinery such as bindery equipment, standby generators, pumps and motors. Since this equipment is often used around the clock, it is prone to breakdown. The cost of lost production can add up fast.

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 paper jam on a six-color sheet press damaged three cylinders and the drive gear when shut-off devices didn't work properly.

Total Loss: \$ 76,800

An air-conditioning unit burned out due to aging insulation.

Total Paid Loss: \$113,146

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