

Today's Equipment Exposures Go Way Beyond the Boiler

Help Your Customers Understand Why They Need Breakdown Coverage

When a client says, "But, I don't have a boiler," ask them how their business would operate if the electrical system broke down, an air conditioning compressor seized, or a power surge damaged retail point-of-sale systems and other electronics.

PROTECTING THE BOTTOM LINE

Without equipment breakdown coverage, a business can face a big repair bill, lose income, and its customers.

THE WORLD HAS CHANGED

"Boiler and machinery" coverage is an outdated term replaced years ago with equipment breakdown insurance. Still, many people don't realize how much today's equipment has changed, and how we have responded with innovative coverage and services.

SO HAS EQUIPMENT

Although boilers still account for many expensive losses, electrical breakdowns have been the No. 1 cause of claims paid for several years. Think about all the electrical and electronic equipment your customers rely upon.

PLENTY CAN GO WRONG

Other breakdowns involve heating and cooling equipment, machinery, elevators, pumps, fans and motors, generators, refrigeration systems and many others. In addition to mechanical and electrical breakdowns, human error is a common cause.

BETTER COVERAGE

Our equipment breakdown insurance covers more than the equipment itself. In addition to repairs and replacement, our broad programs can pay for business income, extra expense, expediting expense, perishable goods, and more. We also include jurisdictional inspections.

