

Equipment Breakdown Coverage

Full steam ahead with new business.

Offered in conjunction with Commercial Property Coverage by our specialty carrier, rated A+XV by A.M. Best.

Equipment Breakdown Coverage rounds out your account and provides valuable coverage for your customers. Include it on all your property quotes and see how the benefits add up.

Benefits

- Covers five standard Property exclusions:
 1. Mechanical breakdown
 2. Artificial electrical disturbance
 3. Steam Explosion
 4. Breakdown of steam vessels and piping
 5. Breakdown of hot water vessels and piping
- Provides both direct and indirect coverages
- Covers equipment plus resultant damage to covered property
- Increased premium
- Potential to avoid E&O issues
- Statutory and jurisdictional inspections at no additional cost
- Great value for the price—easy and affordable to provide in a package

Equipment Covered for Accidental Breakdown

- **Electrical**—power transformers, electric motors, switchboards, distribution panels, circuit breakers, cables, bus ducts, etc.
- **Air Conditioning & Refrigeration**—air conditioning and refrigeration motors, compressors, fans, switchboards, coils, pipes, vessels, etc.
- **Boilers & Pressure Vessels**—heating or process boilers, pressure vessels, cookers, sterilizers, vulcanizers, etc.
- **Computers & Communications**—environmental control, communications, computing equipment, etc.
- **Mechanical**—pumps, fans, blowers, engines, turbines, compressors, gear sets, etc.

Pricing

- Convenient tiered flat charge pricing is available based on the total property limit per location. Annual premiums may be prorated if coverage is added midterm.



Contact us for fast, competitive quotes and first-rate service.

Limits

Full limits of Real, Business Personal Property, and Loss of Business Income will be covered by Equipment Breakdown if covered on the commercial Property policy, with the following exceptions:

- Sublimit of \$250,000 applies to Computer Equipment
- Sublimits of \$100,000 apply to Expediting Expense, Hazardous Substances, Data Restoration, and Spoilage