

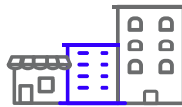
Top 10 reasons for Equipment Breakdown Coverage

Risks are constantly changing.



As technology advances, there are changes in functionality and exposures. Coverage is designed to address today's modern equipment risks.

Nearly all businesses are at risk.



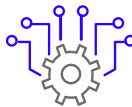
All businesses, regardless of type or size, are dependent on equipment as the potential for equipment breakdowns exposes businesses and organizations to large potential losses.

Unexpected breakdowns can cost thousands to fix.



Losses aren't just restricted to the cost of equipment repair or replacement. Businesses can also suffer potential loss of profits. The cost to bring your business back can be significant.

Equipment is often interdependent.



Systems are often interconnected and if one system experiences a breakdown, this can affect other systems as well. Damage to your critical systems that your business relies on can also impact other businesses and tenants.

Property insurance does not cover equipment breakdowns.



Most property insurance is broad but is not always designed for unique technical equipment breakdowns. Equipment Breakdown Coverage is essential to keep your equipment covered in case of accidents.

No matter what type of business you run, where you're located, or what type of equipment you depend on, your business needs Equipment Breakdown Coverage.

Coverage isn't solely for equipment failures.



Equipment risk management is just as important. A range of technical services available include risk assessments, property inspections, account engineering management, loss investigation, equipment and industry specialists, transformer oil testing, and infrared thermography survey.

Equipment compliance is the business owner's responsibility.



Regular jurisdictional inspections are essential to loss prevention. Jurisdictional inspections as part of Equipment Breakdown Coverage meet the inspection obligations.

What you can't see, can be impactful.



Many pieces of equipment have internal components that are essential to the unit functioning. Just because you don't always see these components, does not mean that there isn't a risk. Significant portions of an equipment system can be destroyed and are not visible.

When equipment stops, so does your business.



In today's world, businesses have an increased reliance on equipment for critical operations. Equipment breakdowns can interrupt operations, and your small business can be severely impacted by a breakdown.

Coverage is not just limited to boilers.



The list of covered equipment is extensive, including, but not limited to: computers, electrical data processing equipment, electrical equipment, heating and cooling systems, equipment mounted on a vehicle (where applicable), mechanical equipment, and refrigeration equipment.