



Office buildings

Equip your tenants for success

Put Equipment Breakdown coverage to work for you

When things stop working, so do people. And when people stop working, businesses lose money. Commercial tenants may demand rent relief for business interruption stemming from electrical distribution, security system, HVAC, or elevator breakdown.

The systems that keep your office building running are largely out of sight and out of mind for your tenants — until something breaks. As building automation accelerates and workplace technology proliferates, risks and exposures are becoming more complex. HSB's Equipment Breakdown coverage keeps up with the speed of business today.

What can go wrong?

Add Equipment Breakdown coverage to pay for covered losses including property damage, business income, spoilage, and extra expenses caused by:

- Short circuits
- Electrical arcing
- Power surges
- Mechanical breakdowns
- Motor burnouts
- Boiler damage

Equipment we cover

- Electrical distribution systems
- HVAC systems
- Electrical transformers
- Emergency generators

Let's talk loss prevention

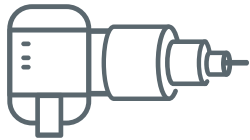
In addition to coverage, HSB provides required boiler and pressure vessel inspections as well as recommendations to help prevent potential losses and improve energy efficiency.

If something breaks down, we're ready

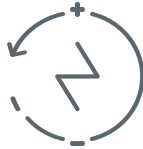
We know how important it is to resume quickly. That's why we have claim specialists, engineers, technicians, vendors, and supplier/service provider relationships across the country at the ready.

Lessons of loss and recovery

See how HSB Equipment Breakdown coverage has helped so many building owners



A 600-ton chiller motor shorted. A rental unit was installed to keep the building habitable. Initially, it appeared that the motor could be repaired, but the core soon melted. A rental unit stayed online until a new motor arrived — six months later. Total Loss: \$230,756.



A power surge damaged telephones, satellite receivers, and a point-of-sale system used to track orders and checks. Total Loss: \$85,693.



A building automation system controlling heating, ventilation, air conditioning, and lighting suddenly stopped operating. The manufacturer recommended the replacement of a circuit board based on error codes displayed. Upon replacement of the circuit board, the building automation system was restored to normal operation. Without conducting any further forensic investigation, HSB paid a claim for the cost of labor and the replacement circuit board.

Equipment Breakdown insurance is essential.

Get coverage today from an industry leader in HSB.

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