



Residential buildings

Keep your tenants comfortable

Get Equipment Breakdown coverage to fix issues fast

Your residents pay rent for a reason. They expect necessities, amenities, and when something's awry, responsiveness. Power outages and service disruptions are part of life, but extended delays for repairs amid uncomfortable conditions will test anyone's patience.

Don't leave your tenants in the dark. Equipment Breakdown coverage helps you quickly repair, replace, and restore the building equipment that makes your property feel like home — so you can keep your reputation and rental income intact.

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

- Heating and hot water equipment
- Electrical distribution systems
- Air conditioning
- Elevators
- Fire detection and security systems
- Emergency generator
- Boilers

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

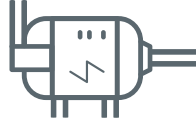
We know how important it is to resume service quickly. That's why we have claim specialists, engineers, technicians, vendors, and supplier/service provider relationships across the country at the ready.

Lessons of loss and recovery

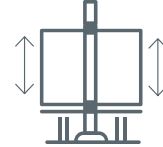
See how HSB Equipment Breakdown coverage has helped so many residential building owners



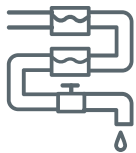
An air conditioning motor burned out in a high-rise apartment building that houses senior citizens. Total Loss: \$100,351.



Scale build-up resulted in a severe low-water condition, causing a boiler to rupture. Left without heat, tenants moved out or demanded rent relief. Total Loss: \$142,864.



As an elevator car returned to the lobby level, part of the framing broke off, jamming between the car and the first-floor platform. The elevator was stuck, but the motor kept running and eventually burned out electrically. HSB paid \$9,721.



An aging boiler's water supply pump broke, but the low-water safety control was plugged, so the boiler kept operating. It eventually overheated and broke down. The building owner opted for an energy-efficient replacement. HSB paid \$9,021 for temporary heating and \$19,683 for a replacement, including an extra \$2,000 for the upgrade.



A transformer on a condominium property broke down, leaving 43 families without lights, air conditioning, or hot water. With no Equipment Breakdown insurance, the owner sold TVs, tables, chairs, and other belongings at garage sales to raise \$50,000 for a new transformer.

Equipment Breakdown insurance is essential.

Get coverage today from an industry leader in HSB.

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