



# Introducing Equipment Breakdown Placement Model for Shared and Layered Property Accounts

## Problem solved

**Our new model makes placing EB for large, complex property placements easy**

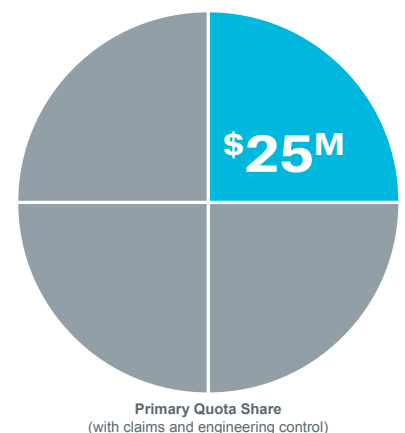
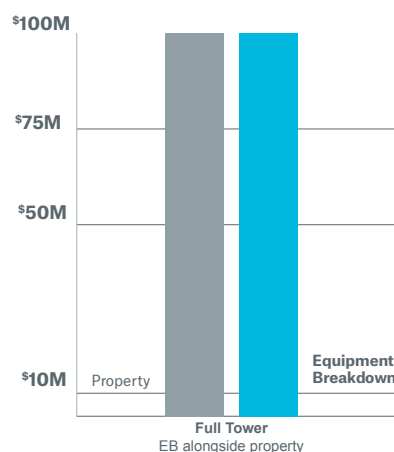
Placing Equipment Breakdown coverage across complex property towers is a headache. As carriers pull back on capacity commitments, more markets are needed to write the same account. EB is often the final piece (or pieces) of the puzzle, and with tight deadlines and inconsistent EB placements from other carriers, completing the picture can be a challenge.

Let HSB help! With our new broker-centric monoline Equipment Breakdown model, we offer:

- Customizable EB coverage to fulfill two different placement scenarios: full towers or primary quota share
- Broadest EB coverage available
- Appetite that will meet your needs

## 2 customizable placement scenarios

HSB Equipment Breakdown coverage can fit into whichever placement scenario the program warrants



## Broad coverage. Broad appetite.

### HSB TechAdvantage™

It's the one equipment breakdown policy with two covered causes of loss.

Not only does the policy provide coverage for when equipment suddenly and accidentally breaks down, it also covers electronic circuitry impairments — failures when microelectronic physical damage is not detectable, or damage such as firmware corruption or software failure results in breakdown — when equipment... just... stops... working... but can be fixed by replacing electronic circuitry components. That's the tech advantage.

### Multiple business classes

Risks that may be difficult for property markets due to location, size, or claims history, are not as challenging for EB. Classes of business we see often in this space include, but are not limited to:

Habitational  
Hospitality  
Nursing Homes

Light Manufacturing  
Municipalities  
Hospitals/Medical Clinics

Real Estate  
Schools/Universities  
Restaurants/Bars

Retail  
Warehousing  
Transportation

Total insured value thresholds:

- \$500M maximum account TIV
- \$250M maximum single location TIV

### Submit business:

[AgencyQuote@hsb.com](mailto:AgencyQuote@hsb.com)

