

Equipment Breakdown

Equipment Breakdown coverage helps protect your properties from physical and financial damage that can result from the accidental mechanical or electrical failure of many types of equipment on the premises.

Coverage Overview:

- ▶ Property Damage
- ▶ Off Premises Property Damage
- ▶ Business Income
- ▶ Data Restoration
- ▶ Environmental, Safety and Efficiency Improvements
- ▶ Demolition
- ▶ Public Relations
- ▶ Ordinance or Law
- ▶ Mold

* Please note that this coverage is for sudden and accidental damage and does not extend to wear and tear or deferred maintenance of equipment.

What equipment is covered?

Our Equipment Breakdown policy covers the equipment exposures below, which would typically be excluded from property coverage on your location(s):

- ▶ Electrical panels and electrical distribution systems
- ▶ Heating systems and hot water heaters
- ▶ Air conditioning equipment, chillers, and refrigeration systems
- ▶ Computer-controlled equipment
- ▶ Telephone systems
- ▶ Security and alarm systems
- ▶ Sound systems
- ▶ Emergency generators
- ▶ Fans, motors, compressors and pumps
- ▶ Elevators, lifts and hoists