

EQUIPMENT

Breakdown Repair

Rely on our coverage

Acuity's Equipment Breakdown Coverage handles more than just boilers and machinery. Does your business rely on any of the following types of equipment?

- Telephones, copiers, and printers
- Barcode scanners
- Pay-at-the-pump machines
- Security and alarm systems
- Heating and air conditioning equipment
- Generators, fans, motors, compressors, and pumps
- Drill presses, lathes, planers, and routers
- Computer-controlled equipment
- Other electrical and mechanical equipment
- Boilers and pressure vessels

Losses resulting from breakdown of these types of equipment—including loss to the equipment itself as well as income lost from business interruption—are not covered in the basic property form. To protect your business, you need Acuity's Equipment Breakdown Coverage.

YOU RELY ON YOUR EQUIPMENT

Could your business pay for these repairs?

An air conditioning compressor fails.

Cost to repair: \$32,218.

Electrical system damaged by arcing, causing 80% of a large office building to lose power.

Cost to repair: \$234,447.

A refrigeration motor shorts out and perishable stock is lost.

Cost of loss: \$43,722.

Computers damaged by power surge.

Cost to repair: \$25,000.

Phone, printers, and inventory systems damaged by a voltage spike.

Cost to repair: \$46,640.

A bolt comes loose from a high-speed press, damaging the cylinder and gears.

Cost to repair: \$146,693.



COMPREHENSIVE COVERAGE

With Equipment Breakdown Coverage, the underlying coverage you have—including building, contents, and business interruption—is expanded to include loss due to equipment breakdown.

And our coverage is fully backed by Hartford Steam Boiler, a specialist in breakdown insurance since 1866.

ADDITIONAL COVERAGES

The following valuable coverages apply at no extra charge:

- Expediting expenses to \$250,000 for extra costs to make repairs
- Up to \$250,000 to repair or replace covered property due to contamination by a hazardous substance
- Up to \$250,000 for physical damage to perishable goods due to spoilage and consequential damage
- Up to \$250,000 to replace and restore lost data
- Service interruption coverage for equipment owned by a utility, landlord, or other service provider
- Up to \$10,000 for costs to purchase and install qualifying protective equipment to prevent future equipment breakdown losses
- Up to \$25,000 for additional costs to replace damaged property when the work required uses materials required by a recognized environmental standards programs
- Up to \$50,000 in coverage for the breakdown of mobile robots
- Up to \$15,000 in coverage for additional costs to repair covered property because of contamination by mold, fungus, mildew, or yeast
- Coverage is provided for covered equipment that is not at a covered location
- Up to \$25,000 in coverage for the cost for professional public relations services (business income loss only)
- When underlying coverage is provided, Equipment Breakdown will extend coverage for animals up to \$25,000
- Coverage is provided for equipment breakdown losses caused by cyber occurrences, such as hacking, a denial of service attack, or the deployment of malware
- Pays for 50% of covered equipment alert response costs when the alert does not arise from an accident or electronic circuitry impairment up to \$10,000/occurrence and \$25,000 aggregate

VALUE-ADDED SERVICES

- Many states and local governments require boilers and pressure vessels to be inspected.
- We include these inspection services as part of Equipment Breakdown. You will only need to pay the certificate fee.



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