

EQUIPMENT

Breakdown Repair



Rely on our coverage

Acuity's Equipment Breakdown Coverage handles more than just boilers and machinery. If your business relies on any of the following types of equipment, our Equipment Breakdown Coverage protects your:

- 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
- And, of course, 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

Equipment breakdown coverage protects against covered losses caused by:

- ❑ Mechanical breakdown
- ❑ Explosion of steam boilers and steam pipes
- ❑ Artificially generated electrical current
- ❑ Loss or damage to steam boilers, hot water boilers, or other water heating equipment caused by a condition or event inside the equipment

Our integrated endorsement attaches to our property and Bis-Pak® policies, helping to close the gaps that can occur when coverages are maintained with separate companies and eliminating the need for any difference-in-conditions form. That means 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 \$50,000 for extra costs to make repairs
- ❑ Up to \$50,000 to repair or replace covered property due to contamination by a hazardous substance
- ❑ Perishable goods spoilage coverage to \$50,000
- ❑ Up to \$50,000 to replace and restore lost electronic data
- ❑ Service interruption coverage for equipment owned by a utility, landlord, or other service provider

VALUE-ADDED SERVICES

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. We include these inspection services so you avoid local fees in many jurisdictions and only pay the certificate fee. And regardless of the type of equipment you have, Acuity's experienced Loss Control Representatives are available to service your overall business operations.

BROAD ELIGIBILITY

Acuity offers extremely broad eligibility for our Equipment Breakdown Coverage by making it available to nearly all insureds for whom we write monoline property, commercial package policy, or Bis-Pak® property coverage.



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