

Equipment Breakdown Coverage

NEWLY LAUNCHED - 20% Commissions

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Eligible Classes of Business

- Agriculture
- Communication (Radio and TV)
- Construction
- Education, Universities, Colleges
- Emergency Response Services
- Entertainment and Recreation
- Flood Control
- Food and Drug Processing
- Gasoline Service Station
- General Services
- Group Institutional Housing
- Highway
- Hotels of all Sizes
- Light Fabrication and Assembly
- Multi-Family Dwelling HOA and Condo Associations
- Parking
- Permanent Dwelling (Multi-Family housing)
- Personal and Repair Services
- Professional, Technical and Business Services
- Railroad
- Religion and Nonprofit
- Rental General Commercial
- Restaurants
- Retail and Wholesale Trade
- Telephone & Telegraph
- Temporary Lodging

Territory

- Available in all 50 US states

Product Features

- Premiums start at \$100 (not including taxes and fees)
- Deductible options as low as \$1,000 up to \$250,000 to suit Insured's appetite
- Coverage available for Single Locations or Portfolios up to \$50MM

Example Risks

- **Apartments**
 - **Risks:** HVAC systems, boilers, electrical distribution, underground cables.
 - **Example Loss:** An electric surge damaged the fire alarm panel and multiple outlets - \$44,950.
- **Hotels & Motels**
 - **Risks:** Boilers, generators, electrical systems, HVAC, computer systems.
 - **Example Loss:** Generator damage required motor rewinding and shop repairs - \$19,000.
- **Municipalities**
 - **Risks:** Transformers, well pumps, air conditioning, emergency generators.
 - **Example Loss:** A utility transformer failure required full replacement and rental equipment - \$214,175.