



# Equipment Breakdown Advantage

Essential coverage to keep your business running.

**Most businesses depend on critical equipment to run their day to day operations.**

A breakdown of one of these key pieces of equipment can cause an unforeseen shutdown to operations and additional expenses. Equipment Breakdown *Advantage* coverage is designed to cover businesses of all sizes, including those with substantial equipment values.



## Coverage available includes:



### Direct Damage:

Covers the sudden and accidental failure of equipment which requires its repair or replacement.



### Business Interruption:

For loss of income as a result of the breakdown of a piece of insured equipment.



### Extra Expense:

For the additional cost to keep a business operational after an equipment breakdown loss.



### Consequential Damage:

Covers the spoilage of the insured's property solely as a result of an equipment breakdown loss.

## With the Equipment Breakdown Advantage, customers will benefit from:

### Redesigned Coverage

- Enhanced coverage to address the majority of exposures faced by businesses in today's technology dependent economy.
- As a result of an equipment breakdown, high sublimit of \$500,000 for the following coverage extensions:
  - Hazardous substance
  - Ammonia contamination
  - Water damage
  - Professional fees
  - Errors and omissions
- As a result of an equipment breakdown, high sublimit of \$100,000 for the Loss of Data coverage extension.

### Advanced Coverage

- Options ideal for complex risks such as manufacturing and processing.
- Coverage includes micro-electronics and micro-circuitry.
- Production machinery coverage included within the base wording.
- Specialized and dedicated equipment breakdown underwriting, claims and loss prevention teams

### Flexible Coverage

- Coverage that can be customized to meet the needs of each customer's business.
- Can be issued as a standalone policy or packaged with an Intact property policy.
- The ability to adjust losses at 125% of the equipment value (up to \$250,000) for an environmental upgrade after a loss
- An additional 25% of the value of the damaged equipment value is available for a technological upgrade after a loss

### Mobility

- Includes an off-premises mobile equipment extension (\$25,000).
- Provides coverage for pressure, mechanical, and electrical equipment mounted on mobile equipment at the insured location.



Contact your local underwriting team today:

For packaged property and equipment breakdown quotes:

[souscriptionentreprises@intact.net](mailto:souscriptionentreprises@intact.net)

For standalone equipment breakdown quotes:

[spec@intact.net](mailto:spec@intact.net)

For more information, visit the **Broker Portal** or [intactspecialty.ca](http://intactspecialty.ca)