

REGAL HELPFUL HINTS

POTENTIAL EQUIPMENT EXPOSURES

Coverage may be provided for the below exposures under an Equipment Breakdown Policy.

A/C COOLING TOWER

TRANSFORMERS

CIRCUIT BREAKERS

FIRE DETECTION SYSTEM

AIR CONDITIONING SYSTEM

HEATING BOILERS AND/OR WATER HEATERS

EMERGENCY GENERATORS

ELEVATORS

PBX PHONE SYSTEM

SECURITY SYSTEM

FIRE DETECTION

COMPUTERS & BUSINESS EQUIPMENT

INVENTORY SCANNERS

ELECTRONIC CASH REGISTER

Who needs equipment breakdown coverage?

Virtually every business, institution and public entity depends on equipment to keep operations going and income flowing. Today, equipment breakdown is a more common and greater risk. Most equipment now contains sensitive and fragile technology that is easily damaged. More equipment is mission critical so breakdowns bring operations - and income - to a halt. And increased system complexity and interdependency mean a breakdown elsewhere can impact you

Yet standard property insurance excludes the risks unique to equipment. All businesses need equipment breakdown insurance, review the following to learn more:

What's it all about?

Equipment Breakdown Insurance is a form of property insurance. Its purpose is to insure against the financial losses - property damage, business interruption and spoilage losses - that result from defined "accidents" to specified kinds of mechanical, electrical and pressure equipment (called "objects" in the policy).

Insured equipment may include such things as steam boilers, hot water boilers, pressure vessels, refrigerating and air conditioning systems, motors, generators, compressors, pumps engines, fans, blowers, gear sets, turbines, transformers, electronic equipment and a wide range of production and processing equipment.

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