

## **BUSINESS INSURANCE**

# **Do You Need Equipment Breakdown Coverage?**

In today's electronic digital age, the most common coverage oversight is office property. Particularly, if your office contains a fair amount of electrical equipment such as a phone system, multiple printer/fax/copier or networked computer, you may have an extensive equipment breakdown exposure.

### **COVERAGES AVAILABLE:**

- Mechanical breakdown, electrical, electronic or pressure system breakdown
- Rupture, bursting, implosion or steam explosion
- Changes in extremes of temperature, which may result in spoilage

These coverages will apply to your property, which may include:

- Boiler/pressure vessel and related piping and equipment
- Air conditioning or refrigeration systems
- Computers, telephone systems, fax machines and copiers

additional coverages available include:

- Electronic data restoration as a result of an equipment breakdown
- Spoilage or contamination of perishable stock
- Periodic inspections of the policyholder's boiler or pressure vessels (as defined by each state or jurisdictional authority)

**Call Dave to discuss ....231.947.9532**