Commercial Equipment Breakdown

Farmers Insurance Company of Flemington

www.farmersofflemington.com

Do you rely on equipment to run your business? Most businesses from restaurants to retail stores and offices rely on essential electrical or mechanical equipment to operate.

Did you know that damage resulting from mechanical, electrical or pressure systems breakdown is not covered under standard property insurance policies?

Equipment Breakdown coverage from Farmers of Flemington was developed to protect your business from unexpected loss from damage to the critical equipment you rely on every day to serve your customers.

This valuable coverage responds to the cost of repairing or replacing mechanical, electrical, or pressure systems equipment that suffers a breakdown. Plus, it covers indirect losses such as business interruption, extra expense, and spoilage.

Loss Examples

Office

Rupture of an air tank supplying control air to the HVAC system caused a systems shutdown for one day. Computer operations were also impacted.

Property Damage: **$1,150**
Business Interruption: **$17,480**

Restaurant

A water heater overheated and ruptured due to a control failure and a malfunctioning relief valve. The building also suffered water damage.

Property damage: **$72,000**
Business income: **$42,100**

What's Covered?

We cover the essential equipment that you need to keep your business running.

Covered equipment includes:

- Telephone Systems
- Electrical Systems
- Computers
- Copiers
- Production Equipment
- Boilers
- Fired/Unfired Vessels
- Fired Water Heaters
- Refrigeration Units
- Air Conditioning Systems
- Compressors
- Pumps
- Gears and Gear Sets
- Engines
- Motors
- Generators
- Transformers
- Switchboards
- Distribution Systems
- And More

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A Mutual Company - *We Put Our Policyholders First*

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The scenarios used are examples of the types of claims and associated costs commonly seen and do not represent a comprehensive explanation of any one particular claim. While the subject coverage is designed to address certain risks and associated costs, coverage may not be available in all circumstances. ***Each reported claim will be evaluated on a case-by-case basis. The actual policy or endorsement language should be referenced to determine coverage applicability and availability.***

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