



# Equipment Breakdown Insurance

Essential protection for your business.



## Why you need equipment breakdown insurance

You already have insurance to protect your business. But is it complete? Your commercial property policy covers the electrical, mechanical and other equipment used in your business against loss or damage due to fire, theft and other events.

But your property policy likely doesn't cover a far more common problem – sudden, accidental equipment breakdown.

## A breakdown could shut down your operations

Today, most businesses use some form of electrical, electronic, mechanical or pressure equipment. Think about the impact on your business if your telephone system or cash registers were to break down. What if there was a problem with your heating and air-conditioning unit, refrigerator, or electrical panel?

Without equipment breakdown insurance, your business is at risk of absorbing the full impact of costly repairs, replacement and lost income.



## Don't just insure – protect your business!

Aviva offers a **variety of industry-specific risk management tools** that can help you protect your business from catastrophic events such as fire, theft, lawsuits or equipment failure. Visit [www.avivacanada.com/riskmanagement](http://www.avivacanada.com/riskmanagement) or ask your broker about protecting your business with risk management tools from Aviva.

# Insurance that lets you focus on your business

Secure peace of mind and confidence that your business is well protected with equipment breakdown insurance from Aviva\*. This valuable coverage, not automatically included on most basic commercial insurance policies, gives you some of the broadest protection available, including breakdown due to:

- electrical arcing
- mechanical breakdown
- pressure explosion
- centrifugal force

This unique coverage can even be built right into your policy, eliminating potential coverage gaps and ensuring you don't have a separate policy to worry about.

## Take comfort that we understand your needs

Our specialized equipment breakdown team knows the unique needs and risks of your business. They work with your broker to provide customized protection that's right for you. You also benefit from the experience and expertise of our own highly skilled engineering staff, who can provide risk inspections, statutory certification and recommendations on risk management.

## Even more protection

Your broker can easily extend your protection to include optional coverage for losses that may result from a breakdown, including\*\*:

- loss of income,
- extra expenses incurred, and
- damage caused by spoilage.



**Whether you operate a small, mid-size or complex business,** your **unique insurance needs** can be met through Aviva's customized solutions and unparalleled service.

## Be prepared for the unexpected

How could an equipment breakdown affect your business? Take a look at some of these examples to find out:

- The air conditioning system in an office building was damaged when a critical component broke down. It cost \$65,000 to repair the system, and a mobile chiller was needed to keep tenants cool during the repairs. The owner's equipment breakdown policy covered the cost of the repairs, as well as \$30,000 to reimburse the income lost during the breakdown.
- A power surge occurred at a car wash causing severe damage to the electrical washing equipment. The equipment breakdown policy covered \$150,000 in damage and got the business back on its feet.
- A wholesale food company experienced a power surge which affected a large walk-in freezer. The resulting damage cost over \$16,000 which was covered by an equipment breakdown policy, and the company was able to stay in business.
- A workplace accident at a metal working company caused a short circuit that resulted in loss of power – and potential business. In order to keep things running smoothly, the owner's equipment breakdown policy covered the cost of renting a generator and paid over \$36,000 to replace damaged electrical components.



## Claims service

As an Aviva customer, you also benefit from **Canada's widest network** of incident management professionals and quality service partners. In the unfortunate event of a claim, we'll help you get back on track by resolving it efficiently and hassle-free.

# Get protected today

For more information about protecting your business through risk management and valuable equipment breakdown coverage, **talk to your insurance broker today** or visit us at [www.avivacanada.com](http://www.avivacanada.com).

## About Aviva Canada Inc.

With Aviva Canada Inc., you have the strength and experience of one of the country's leading property and casualty insurance groups. A subsidiary of Aviva plc, the world's sixth largest insurance group, Aviva Canada is a leader in business, home, auto and leisure and lifestyle insurance solutions.



**Sources Mixtes**

Groupe de produits issu de forêts bien gérées, de sources contrôlées et de bois ou fibres recyclés.

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\*\*Information contained in this brochure is only an outline of coverages available. Actual coverage may vary by province. For exact terms, definitions, limitations and extensions, please talk to your broker and refer to your final policy wordings.