



Equipment breakdown coverage and services – built for each industry and exposure

As a business owner, you have everything needed to keep your business moving forward. You possess the know-how, human resources and infrastructure to remain on top in today's hypercompetitive world. But how well are you prepared for the inevitable – and sometimes literal – monkey wrench, which is breakdown of your equipment?

With our industry-leading equipment breakdown coverage and services, we help keep your business one step ahead. Our broad coverage protects a wide array of pressure, electrical and mechanical equipment against damage caused by electrical arcing, short circuits, other electrical disturbances and mechanical breakdowns, to name a few. Best of all, equipment breakdown coverage – which includes boiler inspections and engineering services – is a great premium value.

Portfolio of protection

- Protection against equipment repair and replacement expenses, labor costs and other expenses to get or keep your business up and running
- Coverage for indirect losses such as business interruption, spoilage and service interruption
- State-mandated boiler and pressure vessel inspections at no additional premium
- Claims adjusted by professionals solely dedicated to the equipment breakdown insurance business

Sample losses

Cast iron boiler “burnout” due to malfunction of the low-water fuel cutout.

TOTAL LOSS: \$114,100

A 200-ton A/C system servicing an office building freezes due to a control failure.

TOTAL LOSS: \$31,000

To learn more about coverage for commercial risks,
call 1-815-229-1500 or visit www.rockfordmutual.com.

Covered Equipment

- Air conditioners
- Boilers
- Communication systems
- Compressors
- Computers
- Electrical distribution systems
- Electrical equipment
- Emergency generators
- Engines
- Fans
- Fired/unfired vessels
- Fired water heaters
- Generators
- Heating and cooling systems
- Mechanical equipment
- Motors
- Pressure vessels
- Process machinery
- Pumps
- Refrigeration units
- Security systems
- Switchboards
- Transformers
- Vacuum systems