

Auto-Owners Equipment Breakdown Endorsement protects your business in many ways :

- Pays cost to repair or replace equipment damaged by breakdown
- Pays for the loss of income caused by a business interruption due to equipment breakdown for up to 12 months (the base policy must have loss of income coverage)
- Reimburses you for expenses you incur to prevent further loss or expedite repairs needed to restore your business operations
- Spoilage of perishables caused by a breakdown is covered for the entire selling cost
- Pays for losses due to off-premises power failure or other utility service interruptions occurring within 1,000 feet of the premises
- Pays to return covered property that has been certified “green” status prior to the Equipment Breakdown loss

*Keep your business Safe. Sound. Secure.®  
by purchasing Equipment Breakdown coverage today!*

The “No Problem” People® ...

**Superior rating from  
A.M. Best Company**

**Auto-Owners Insurance Group  
A++ (Superior)**



**Auto-Owners Life Insurance  
Company A+ (Superior)**

**A Fortune 500 Company**

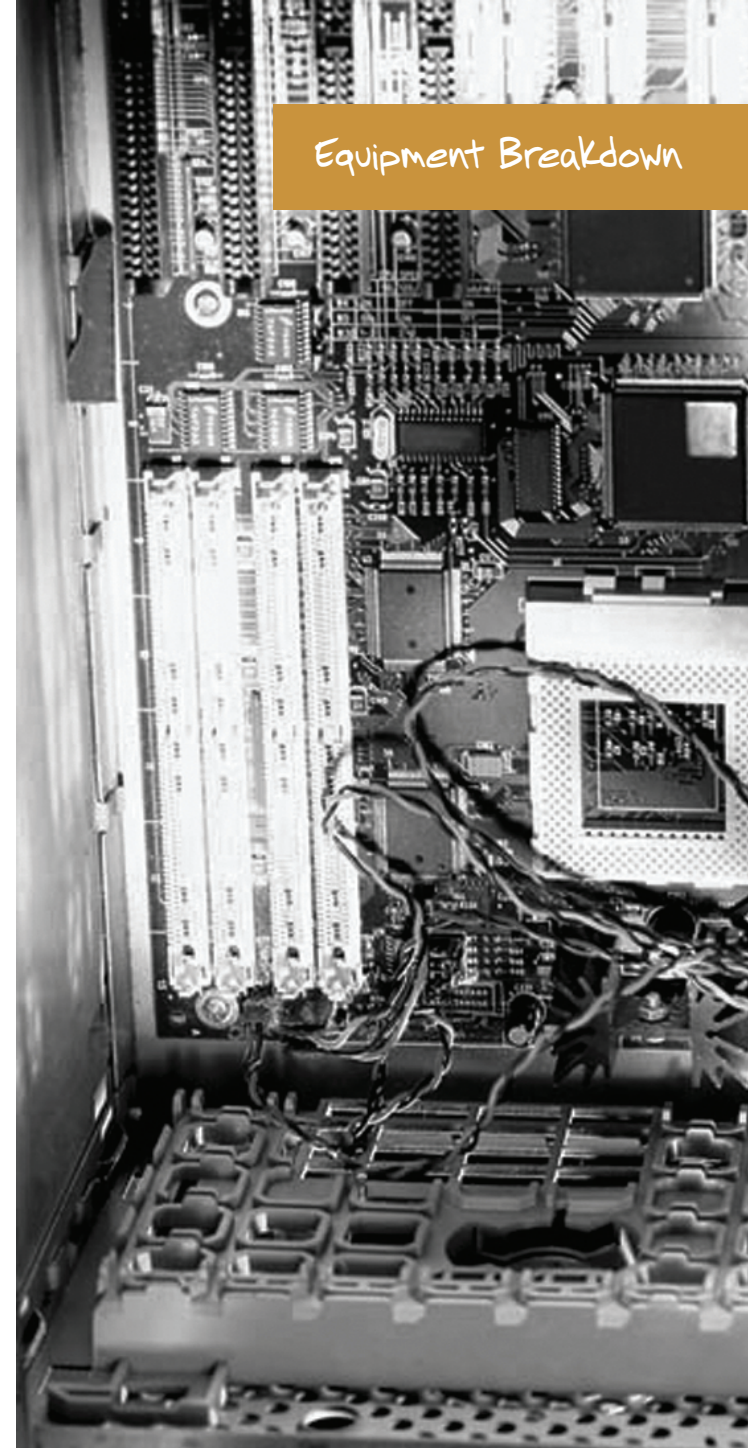
- *16th largest property/casualty insurance company in the nation*
- *Serving over 3 million policyholders*
- *6,000 independent agencies*
- *Operating in 26 states*

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

[www.auto-owners.com](http://www.auto-owners.com)

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Equipment Breakdown



**Auto-Owners Insurance**



## Why Equipment Breakdown Coverage?

Typical property policies, even all-risk policies, specifically exclude some of the most common equipment accidents, including electrical arcing, power surge, mechanical breakdown and explosions from steam pressure or centrifugal force. These are the kinds of coverage gaps that can cause costly property damage, business interruption and spoilage loss.

Ask yourself:

- If a key piece of equipment in my business broke down, could it cost me revenue?
- Would an equipment breakdown send my customers somewhere else?
- How would I replace lost profits if I had to shut down or slow down for repairs?

## What is covered?

- Telephone Systems
- Electrical Systems
- Computers
- Copiers
- Production Equipment
- Boilers
- Fired Water Vessels
- Unfired Vessels
- Refrigeration Units
- Compressors
- Pumps
- Gears and Gear Sets
- Engines
- Motors
- Generators
- Transformers
- Switchboards
- Distribution Systems
- Green Environmental Efficiency and Improvements

- ✓ No business can afford losses that may originate within mechanical, electrical or pressure equipment.
- ✓ Equipment Breakdown Coverage responds to the cost to repair or replace mechanical, electrical or pressure systems that suffer a breakdown.
- ✓ Equipment failures are not covered by most standard Businessowners and Commercial Property policies, thus creating coverage gaps. Equipment Breakdown Coverage addresses these gaps.

