



EquipmentProtect

Coverage for critical equipment downtime

Benefits Your Commercial Clients

When boilers, HVAC systems, or electrical equipment fail, traditional insurance may not be enough.

EquipmentProtect provides coverage for those unexpected, costly equipment and machinery losses.

Product Highlights

- Available in all 50 states
- Premiums start at \$100 (exc. fees and taxes)
- Deductible options from \$1K up to \$50M

What's Covered

- Coverage for sudden mechanical and electrical failures on commercial property
- Policy Limits:
 - Up to \$50M for non-manufacturing
 - Up to \$25M for manufacturing
 - \$10M sub-limit for Light Fabrication and Assembly and Food and Drug Processing
- Jurisdictional inspections for selected risks to support loss prevention and reliability

Eligible Industries

- Agriculture
- Air
- Communication (Radio and TV)
- Construction
- Education
- Emergency Response Services
- Entertainment and Recreation
- Food Control
- Food and Drug Processing
- Gasoline Service Stations
- General Services
- Group Institutional Housing
- Highway and Railroad
- Hospitality: Hotels and Restaurants
- Light Fabrication and Assembly
- Multifamily Dwelling Condominium Unit Owner
- Multifamily Dwelling Homeowners Association
- Parking
- Personal and Repair Services
- Professional, Technical, and Business Services
- Religion and Nonprofit
- Rental General Commercial
- Sea/Water
- Telephone and Telegraph
- Temporary Lodging
- Trade - Wholesale and Retail
- Universities and Colleges

Out of Scope

- Casinos
- Chemical Processing
- Electrical Utilities
- General Industrial
- Health Care Services
- Heavy Fabrication and Assembly
- High Technology
- Metal and Minerals Processing
- Mining
- Natural Gas and Petroleum
- Sanitary Sewer
- Single Family Housing
- Water Treatment

Contact us at adaptiveinsurance.com for more information.



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Risk Examples



Apartments

Keep residents safe and operations running smoothly

Risks

HVAC systems, boilers, electrical distribution, underground cables

Example of a Loss

An electrical surge damaged the fire alarm panel and outlets: \$44,950

Tip

Install surge protection at the main power panel to protect critical systems

Offices

Prevent costly disruptions to workspaces and tenants

Risks

Chillers, electrical systems, elevators, communications equipment

Example of a Loss

Compressor failure leads to a full system replacement: \$22,000

Tip

Maintain a list of contractors for emergency equipment repairs

Factories

Protect manufacturing equipment and avoid downtime

Risks

CNC machines, HVAC, hydraulic presses, robotics, power distribution

Example of a Loss

A CNC machine crash caused costly repairs and production downtime: \$22,500

Tip

Schedule regular lubrication and maintenance for all machinery

Municipalities

Keep essential public services free of interruptions

Risks

Transformers, well pumps, air conditioning, emergency generators

Example of a Loss

A utility transformer failure required full replacement and rental equipment: \$214,175

Tip

Create contingency plans for sourcing and installing replacement equipment quickly