Adaptive

Equipment Protect

Coverage for critical equipment downtime

Benefits Your Commercial Clients

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

How Do I Get Appointed? Visit adaptiveinsurance.com/registration and submit your agency application

RISK EXAMPLE

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

RISK EXAMPLE

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

RISK EXAMPLE

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

RISK EXAMPLE

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 replacment equipment quickly