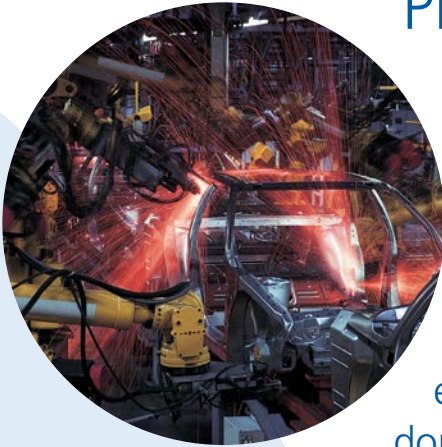


## Equipment Breakdown Insurance: Protect against the unpredictable



**What if a customer has a sudden need for production machinery coverage?** A broker came to Zurich with a need to upgrade a client's equipment breakdown coverage to include production machinery, something many carriers won't provide for this complex class of business. Zurich wrote the coverage and saved the broker from losing the account to a competitor.

**Can the insurer quote equipment breakdown quickly - even if the limit is high?** A broker approached Zurich with a manufacturer of polyethylene piping and accessories that needed a combined limit of more than \$125 million quoted by the end of the week. Zurich turned the quote around in three days and the customer accepted it the same day.

**Can the insurer grow with the customer even if the risk becomes more complex?** A cold storage warehouse customer built an extension onto a building for refrigerated stock and needed more capacity in a short time period. The broker called Zurich to quote a difficult-to-place spoilage damages and ammonia contamination risk. Zurich rushed its risk services team for an inspection and was able to provide the policy in time.

Nearly every business relies on some type of equipment, whether it's mechanical, electrical or under pressure, and that equipment may experience a breakdown. Yet many businesses don't realize they need to purchase separate equipment breakdown coverage, discovering too late they're not covered under their standard property policy.

Because of the nature of equipment breakdown insurance – losses are likely, they can bring a business to a standstill, and customer education is critical – customers need a service-oriented insurer with the expertise to put the right protection plan together. Zurich is becoming the choice for Canadian businesses seeking equipment breakdown insurance for several reasons:

- Our capacity is one of the highest in the market.
- Our experienced equipment breakdown underwriters can customize policies for customers.
- Our risk services team is made up of seasoned equipment breakdown specialists adept at assessing the impact of a loss to a key piece of equipment and educating customers on how to prevent these types of losses.
- Our global presence helps customers who grow beyond Canada's borders.

### High capacity means easier account management

Zurich's capacity for equipment breakdown coverage is one of the highest in the market. That means we can easily take on 100 percent of the account, giving our equipment breakdown underwriters full control over the pricing and terms.

## Coverage to match a customer's individual needs

Our equipment breakdown coverage is available as a stand-alone coverage or as part of a package policy. Coverage includes physical damage to electrical, mechanical or pressure equipment. We can also provide coverage on production machinery and time element. Other coverages include the following:

- expediting expense
- proof of loss/claims preparation costs
- decontamination expense
- water damage
- by-laws, demolition & increased cost of construction
- extra expense
- civil authority
- service interruption
- contingent business income loss
- ammonia contamination
- spoilage

Plus, through endorsement, we can customize a policy for a customer's individual exposure. Our underwriters have the expertise as well as the capacity and policy wording flexibility to pull together a coverage solution that works for your customer.

## Local knowledge, global reach

Zurich's equipment breakdown underwriting and risk services teams are strategically located throughout Canada – in Toronto, Montreal, Vancouver, Edmonton, Calgary, London and Quebec City. Wherever the customer is located,

our risk services team is prepared to perform inspections and help customers understand equipment breakdown exposures and how to prevent losses. These professionals average 15 years of experience in equipment breakdown insurance and understand the importance of sharing their knowledge.

Looking beyond Canada, Zurich is one of North America's largest insurance organizations and can provide equipment breakdown coverage for the U.S. locations and operations of Canadian customers. Our global reach extends to over 120 countries, so we can arrange for Zurich coverage virtually anywhere in the world, issuing local policies and conducting jurisdictional inspections or risk assessments, where required.

## Targeted risks for equipment breakdown coverage

We target a number of manufacturing and non-manufacturing risks including, but not limited to, commercial buildings, cold storage warehouses, supermarkets, pharmaceutical companies, mining, public and private utilities, pulp and paper plants, chemical plants, co-generation plants, plastic manufacturing, steel manufacturers and construction projects. Visit our website to find out more.

## Contact and online information for brokers

Ready to find out more? Speak to your usual Zurich representative or visit our website at [www.zurichcanada.com](http://www.zurichcanada.com) to learn more about our products and services. We've developed a comprehensive website to give brokers the information they need.

Zurich

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