

# EQUIPMENT BREAKDOWN

## Protecting the Tools and Equipment You Need to Run Your Business

Does your company rely on a few pieces of equipment to generate revenue? Just one failure or breakdown could lead to costly repairs or even force you to close up shop indefinitely.

How would you operate without key pieces of equipment, like point of sale systems, computers, refrigerators, heavy machinery, and specialized manufacturing equipment? To address these kinds of unforeseen disruptions to your business, equipment breakdown insurance is invaluable.

This coverage is a form of property insurance, designed to transfer unexpected breakdown risks associated with your company's mechanical, electrical, and computer equipment. These policies are flexible and help organizations recoup financial losses related to property damage, business interruption, and spoilage.

Take the following example:

A major storm caused a power surge at a manufacturing business and destroyed two circuit boards. The unexpected outage left the business without the necessary machinery to continue normal operations. To meet the tight production deadlines, shop workers had to travel sixty minutes to the company's sister location.

Between the lost time, travel expenses, and repair costs, the organization experienced \$52,000 in losses—all from just one storm.

Equipment breakdown insurance is crucial for businesses of all kinds and provides protection when you need it most. However, you need to secure the right policy to ensure your business is covered before, during, and after an equipment breakdown.

Contact your insurance broker today to get started.

---

For more information:

**Hibbs-Hallmark & Company**

501 Shelley Drive ♦ Tyler, TX 75701 ♦ 903.561.8484 ♦ 800.765.6767 ♦ [www.HibbsHallmark.com](http://www.HibbsHallmark.com)