

Equipment Breakdown

To keep your operations running like a well-oiled machine, you need to invest in the protection of your equipment. This isn't niche or specialized insurance; Equipment Breakdown (EB) is an important coverage as part of your comprehensive insurance portfolio. As your partner in resilience, we understand the nuances of your industry and the specifics of your trade. We offer knowledge, expertise, and insurance products and services tailored to the unique exposures of your business.



A better experience

Our underwriters are in tune with local market needs and offer deep knowledge and expertise – all to serve you better.



No gaps in protection

Whether your Equipment Breakdown coverage is attached to a Property policy or placed Standalone, there are exclusions that Equipment Breakdown is designed to fill. We work with you and your broker to develop the right solution.



Value-added services

Sovereign's in-house [Risk Engineering](#) team work with partners to bring value added services, such as Risk Assessments and Jurisdictional Inspections. We can help mitigate EB exposures and the associated risk through industry best practices.



Targeting/ Specializing In:

As industries, businesses and technologies grow and change, so does our appetite.

Sovereign's Equipment Breakdown team specializes in offering comprehensive coverage tailored for businesses and portfolios across various industry sectors. From manufacturing and processing to realty, hospitality and utilities, we understand the unique and emerging risks to your business. We're dedicated to providing a tailored insurance product and solution that helps protect your assets, mitigate risks, and support your long-term success. You can rely on Sovereign to be your partner in resilience.



Where we win:

- ▶ **Manufacturing:** we develop intricate account strategies while ensuring prompt turnarounds on standard business
- ▶ **Construction:** we partner with our key brokers to develop pricing strategies designed to provide optimal coverage at competitive terms
- ▶ **Large realty schedules:** we actively look for opportunities to include key partner value-adds as part of our comprehensive insurance coverages
- ▶ **New and emerging exposures:** we listen to our brokers and clients to understand new and unique needs to deliver top-tier insurance coverage
- ▶ **Program and Portfolio Business:** we work with our brokers through needs-based partner solutioning to create tailored portfolio coverage

Key coverages designed to help protect your business

Equipment Breakdown risk solutions protect against mechanical, electrical, and pressure vessel breakdown. We can provide coverage for a broad range of equipment, from HVAC equipment to production machinery, to all types of electrical and electronic devices.

Key Equipment Breakdown extensions offered include:

- ▶ Business Income
- ▶ Extra Expense
- ▶ Expediting Expense
- ▶ Production Machinery
- ▶ Spoilage
- ▶ Ammonia



[Click here to learn more about our Equipment Breakdown Insurance.](#)