

We can help

Aviva's equipment breakdown specialists include qualified engineers, who provide risk inspections, jurisdictional inspections where allowed by law, and loss-prevention recommendations to help you minimize the risks to your business. We also have specialized underwriting staff who have in-depth knowledge of this class of insurance and can provide assistance to you and your insurance broker in choosing the right coverages for your business.

A cost-effective investment

We think you'll be surprised at how much equipment breakdown protection Aviva can provide for you and your business – at very competitive rates.

Talk to your insurance broker today about whether your business needs equipment breakdown insurance and how Aviva can help.

Some typical breakdown losses

You can avoid losses like these

An apartment building experienced insulation breakdown caused by a winding failure in the transformer supplying power to the building. A rented transformer was installed to supply power until the unit was replaced.

Property damage (replacement): \$10,196

Business interruption (extra expense): \$13,735

A food catering company's boiler developed a crack in its shell due to metal fatigue.

Property damage (repairs): \$6,596

A motel's heating system controls malfunctioned, causing a heating coil in a fan unit to rupture due to over-pressure.

Property damage (repairs): \$9,313

A supermarket lost product to spoilage after a seal failure resulted in damage to the internal components of a refrigerating compressor.

Property damage (repairs): \$23,912

Spoilage loss: \$4,938

An office building's air-conditioning system was damaged due to a lubrication loss in a critical component. A mobile rental chiller was brought in while repairs were carried out.

Property damage (replacement): \$65,000

Business interruption (extra expense): \$30,000

A grocery store encountered a failure of a compressor in a small refrigerating unit. The compressor was replaced.

Property damage (replacement): \$9,374

A plastics manufacturer's production was interrupted when a rectifier unit on the DC drive motor of a plastic extruder broke down.

Property damage (replacement): \$21,614

Business interruption (profits): \$8,981

Claims service

All Aviva customers benefit from Canada's widest network of incident management professionals and quality service partners.

Our goal is to enable you to get on with your life by resolving every claims incident in an efficient and hassle-free manner.

Equipment breakdown insurance

What you need to know to protect your business



Equipment breakdown insurance

Why you need it

Commercial property policies cover the electrical, mechanical and other equipment used in most businesses against loss or damage due to fire, theft and other events. But most property policies specifically exclude losses arising from a far more common problem – equipment breakdown, which includes electrical injury, mechanical breakdown, pressure explosion, rupture and cracking.

So any business operation that uses pressure, mechanical, electrical and electronic equipment (and most businesses today use at least some of these) is at risk of serious financial losses, unless you purchase equipment breakdown insurance.

What it can cover

Kinds of equipment you might need to insure against breakdown include telephone systems, cash registers and other electronic equipment,



boilers (heating and processing), air-conditioning units, refrigeration units, electrical panels, motors, hot-water storage tanks and transformers.

How Aviva can help

Aviva's equipment breakdown insurance protects your business against sudden and accidental breakdown to machinery and equipment due to causes such as electrical arcing, short circuits, operator error, overload or burnout.

Mechanical, electrical, electronic and/or equipment under pressure can all be insured to protect your business from losses caused by breakdown.

Our equipment breakdown insurance is specifically designed to complement your commercial property coverage, providing that extra protection you need in case of breakdowns but not duplicating coverage for losses caused by other events.

A variety of coverage options

Tailored for your business needs

Aviva offers a wide variety of options for coverage, enabling you to tailor the policy to meet your unique insurance requirements. Whether purchased as part of another Aviva policy or as a stand-alone policy, equipment breakdown is easy to add to your insurance program.

Extended coverage for specific exposures:

Coverage can be extended to provide the protection you need for income loss and extra expenses incurred due to a breakdown. You can choose the business interruption and extra expense coverages, including service interruption you need. Consequential losses due to spoilage can also be covered.



Helping you make the most out of your business.

About Aviva Canada Inc.

Aviva Canada Inc. (formerly CGU Group Canada Ltd.) is one of the country's leading property and casualty insurance groups and a subsidiary of Aviva plc, the world's seventh largest financial services organization with more than \$453 billion Cdn. in assets and 59,000 employees around the globe.

Aviva Insurance Company of Canada and its associated companies (Aviva Traders and Aviva Elite), provide a wide variety of insurance products and services to people and businesses across the country, via a national network of independent insurance brokers.

For more information about protecting your business through risk management and comprehensive insurance coverage, talk to your broker today.

Information provided in this brochure is only an outline of the coverages available. For exact terms, definitions, limitations and extensions, please refer to the final wording of your policy.

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