



Equipment Breakdown

Superior Equipment Coverage and Services
Engineered to Meet Your Clients' Needs



Equipment Breakdown Insurance

Even with expert installation and regular maintenance, equipment sometimes breaks down. Mechanical or electrical failure can shut down a business. Without the right insurance coverage, this amounts to costly repairs and lost productivity.

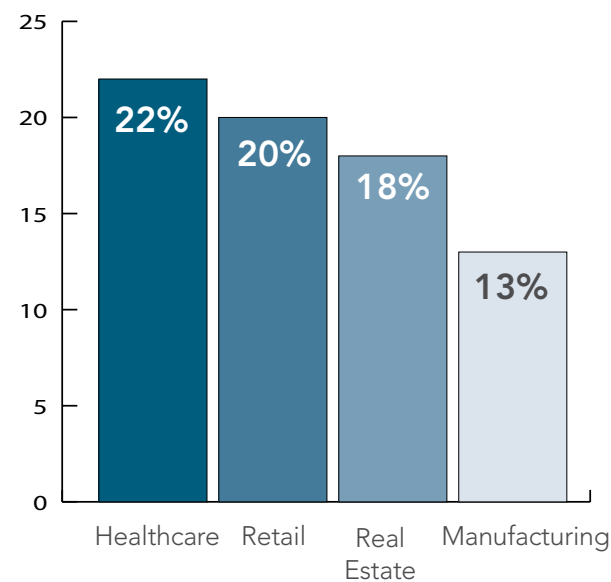
Property policy forms may exclude losses due to mechanical breakdown, electrical arcing, power surges, short circuits or deformation/cracking of pressure-containing items. They may also fail to cover lost income and the extra expense of getting back to business.

Equipment Breakdown coverage is intended to fill those specific gaps (exclusions) for property damage, business interruption, extra expense and consequential coverage. This is unique, as it requires specialized engineering and risk control services along with the coverage itself.

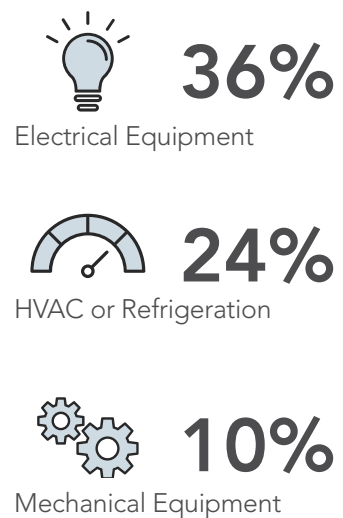
The best Equipment Breakdown carriers work closely with their insureds to help control risks and prevent losses from occurring in the first place.

CNA's Equipment Breakdown insurance helps address financial loss due to accidental breakdown of certain machinery and equipment used in a business or office.

Top breakdowns by customer segment



Top breakdowns by equipment type



Getting Back to Business

Our policy covers repair and loss of income, including:

- Repair or replacement of your equipment
- Other damaged property that belongs to you (e.g., the loss of certain perishable property due to spoilage, loss to computer or data equipment, etc.)
- Property of others for which you are liable
- An automatic coverage feature for new property you acquire after your policy is in effect

The CNA Difference

CNA's Equipment Breakdown teams are comprised of talented underwriting professionals with an average of 20+ years of experience. Our dynamic teams combine fresh perspectives with deep technical expertise to address the specific insurance needs of each policyholder.



Creative Collaboration

Our dedicated Equipment Breakdown teams offer agility, flexibility and a robust appetite to find solutions for even the most unique situations and complex exposures.



Personalized Touch

Count on direct access to and quick responsiveness from CNA. It's these personal interactions that help best address your customers' distinct challenges.



Proactive Approach

Our teams look ahead to identify, assess and manage potential risks and develop solutions for unique situations before they arise.



Top-Tier Monoline Coverages

CNA offers Equipment Breakdown as a standalone policy, allowing agents, brokers and wholesalers to do business through one source.

Streamlined Process

Our easy-to-use, proprietary form is focused on the details that matter most to agents, brokers and wholesalers, helping you save time.

Expanded Coverages

Includes Civil Authority, Ingress-Egress, Loss Adjustment Expenses and Off-Premises Equipment Coverage. Additionally, Business Income and or Extra Expense coverage resulting from Refrigerant Contamination coverage is included up to the applicable Business Income and/or Extra Expense limit.

Broad Underwriting Appetite

Our broad appetite supports all CNA segments and includes many additional classes. Our target classes are:

- Manufacturing
- Real Estate – habitational, offices, hotels
- Schools
- Religious Institutions
- Municipalities
- Retail – stores and restaurants
- Healthcare
- Warehousing
- Technology
- Entertainment
- Financial Institutions



Claims + Risk Control

Dedicated Team of Claims Professionals

Our highly skilled Claims team assists customers through every step of the process, and is committed to resolving claims efficiently and achieving the best possible outcome.

Regional offices throughout the U.S., Canada and Europe

- Claims professionals with expertise in handling Equipment Breakdown claims
- Understand the unique needs of your customers

Large loss Claims professionals

- Handle the most severe and sensitive equipment breakdown claims
- Average more than 20 years of claims experience

Dedicated forensic accountants

Assist policyholders with business interruption claims that result from a breakdown, thus improving the speed and accuracy of documentation and claim resolution

Industry-Leading Risk Control Services

Our specialized team of Risk Control professionals has a long history of helping businesses safeguard their physical assets and improve their productivity by analyzing the total operation, identifying hazards and providing solutions to control those hazards.

We also provide maintenance and testing program evaluations, comparing them to acceptable industry standards and recommending corrective actions along the way.

Comprehensive Package of Risk Control Services

Jurisdictional Boiler and Pressure Vessel Inspections

Our specialists are commissioned by the National Board of Boiler and Pressure Vessel Inspectors, as well as local jurisdictions. They assist with regulatory compliance by performing required state and local operating certificate inspections.

Designated Account Managers oversee

- Service strategy
- Risk evaluation and improvement actions
- Preventive and predictive maintenance evaluations

SORCE® Courses

- Equipment Breakdown exposures and emergency planning
- Equipment Breakdown coverages, loss exposures and risk control techniques (for agents and brokers)
- Equipment Breakdown boiler maintenance and upkeep (for agents and brokers)



About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 125 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

Positioning our resources around how agents and brokers define accounts to maximize business opportunities and enhance engagement across the board:



■ Equipment Breakdown is a part of CNA's overall National Accounts Property group.

Founded in 1897

One of the largest
U.S. commercial lines
insurers

Specialized
underwriting capabilities
in most countries and territories
through our company platform,
network partnership and
our Syndicate 382,
Lloyd's of London

Currently insures over
one million
businesses and professionals

For more information, please contact your local underwriter or visit cna.com/equipment-breakdown.