

Let's Talk About Your Business Risks

Virtually every business depends on equipment to keep its operations going and income flowing. What if ...

- The power went out at your business. How much income would you lose?
- Your phones or computers were damaged by a power surge. Would you be able to serve your customers?
- Your refrigeration or freezer equipment breaks down. How will you recover the value of your spoiled products?

Mechanical and equipment breakdown insurance will cover the costly physical and financial damage that can result from a breakdown. It can pay for:

- The cost to repair or replace business equipment, machinery or technology that breaks down due to causes such as power surges, short circuits and mechanical failure.
- Business income losses, recovery expenses and the value of spoiled products or materials that occur when a covered breakdown interrupts your business operations.

What's covered?

Different kinds of equipment are covered, such as:

- Boilers, pressure vessels and water heaters
- Cash registers and inventory control systems
- Computer technology
- Computer-controlled machines, such as CNC machines and robotics
- Communications systems, including phone and voicemail systems
- Diagnostic equipment
- Electrical distribution systems
- Elevators, escalators, cranes, hoists and lifts
- Heating and cooling systems
- Office equipment
- Ovens, stoves and furnaces
- Production equipment
- Refrigeration (including lost refrigerant)
- Security and fire detection systems

Contact our agency today to learn more about this important business coverage.

ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information.