



# Equipment Breakdown WRAP

We know how hard you work to make your business a success.

With SECURA, you get trade-specific insurance products tailored to your needs and peace of mind so you can focus on your business. You'll find our people truly care and enjoy helping you.

## Key Coverage Benefits

### Equipment Breakdown Coverage

- Additional Cause of Loss for Property ..... Included
- Business Income and Extra Expense ..... Included when selected

### Additional Coverages: Equipment Breakdown Peril

- Expediting Expenses ..... \$25,000
- Hazardous Substances ..... \$25,000
- CFC Refrigerants ..... Included
- Environmental, Safety, and Efficiency Improvements ..... 125% of Replacement Cost

**In addition to Equipment Breakdown coverage, you receive the following broadened coverages:**

### Spoilage Coverage

- Perishable Stock ..... \$25,000
- Breakdown or Contamination ..... Included
- Power Outage ..... Included
- Selling Price ..... Included

### Utility Services - Direct Damage

### Utility Services - Time Element

*Only when Business Income and Extra Expense applies*

- Building, Business Personal Property and, if applicable, Business Income and Extra Expense combined ..... \$25,000
- Wastewater Removal, Water Supply, Communication, and Power Supply, including overhead transmission lines ..... Included
- Waiting Period ..... 24 Hours

## Value-Added Services

### Outstanding Claims Service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved.

### Consultative Risk Management

- We offer risk management solutions that help you improve safety.
- For free downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on [secura.net](http://secura.net).

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.

