



Manufacturing

Your reputation is on the line

Get Equipment Breakdown coverage to avoid and address production delays

Manufacturing facilities run on production machinery, environmental controls, electronic equipment, and electrical systems all working in tune with each other. When one piece fails, the entire line falters.

With today's fierce competition and demanding market, no manufacturer can afford to fall behind. Days for equipment repairs can lead to weeks and even months catching up on back orders — or, worse, contracts and customers lost. Equipment Breakdown coverage helps reduce the impact of business interruption.

What can go wrong?

Add Equipment Breakdown coverage to pay for covered losses including direct property damage, business income, spoilage, and extra expenses caused by:

- Short circuits
- Electrical arcing
- Power surges
- Mechanical breakdowns
- Motor burnouts
- Boiler damage

Equipment we cover

- Electrical distribution systems
- Electronic equipment
- HVAC systems
- Mechanical equipment
- CNC or manual machine tools
- Motors
- Air compressors
- Computer equipment
- Production equipment

Let's talk loss prevention

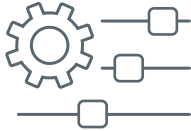
In addition to coverage, HSB provides jurisdictional boiler and pressure vessel inspections as a built-in benefit of our coverage as well as recommendations to help prevent potential losses and improve energy efficiency.

If something breaks down, we're ready

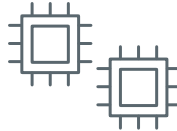
We know how important it is to resume quickly. That's why we have claim specialists, engineers, and technicians, at the ready.

Lessons of loss and recovery

See how HSB Equipment Breakdown coverage has helped so many light manufacturers



A line disturbance damaged a CNC milling machine. Shop employees spent 51 overtime hours manually re-entering 135 programs. HSB not only paid to repair the machine, but also paid \$8,000 in extra expense coverage for the overtime.



Two computer circuit boards damaged by an electrical surge halted a machine shop's operations for almost a week. HSB paid \$9,485 to replace the circuit boards and another \$42,541 in extra expense for completing the work at another plant to avert business income loss while protecting the shop's reputation.



After being shut down, a milling machine would not restart. Because the circuit board was not sending needed operating signals, the board was replaced. HSB paid the claim based on the cost of labor and material to replace the circuit board under the Electronic Circuitry Impairment coverage.



A goose struck a pole-mounted transformer near an insured plant. Later, when equipment was safe to power up, one CNC machine did not operate, and three others had blurry monitors from electrical damage. HSB paid almost \$17,000 for the monitors, \$39,000 for the CNC machine, and \$2,100 for extra expense for overtime.



A 3,500-watt laser cutter's armature control panel, damaged by electrical arcing, took six weeks to repair with delays for imported parts. HSB worked with the insured and repair technician for several months identifying parts that had to be replaced to restore production. HSB paid a total of \$135,225.

Equipment Breakdown insurance is essential.

Get coverage today from an industry leader in HSB.

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