

HOUSES OF WORSHIP

Why you need equipment breakdown insurance

You rely on equipment

Your church, synagogue, or other house of worship relies on heating and air conditioning, electrical supply, distribution systems, refrigeration, cooking appliances and office equipment. This equipment is subject to accidental breakdown, which can cause interruption in your services.

Rely on our coverage

Most standard property policies exclude equipment breakdown coverage. Equipment breakdown insurance pays for: physical damage, business income or spoilage losses and extra expenses to speed repairs.

Protect against loss

The coverage protects against covered losses caused by:

- Short circuit
- Electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage
- Operator error

Equipment covered

- Electrical distribution system
- Heating and cooling systems
- Refrigeration equipment
- Computers

Coverage, plus more

We include jurisdictional inspection services required by many states and local governments. You avoid local fees in many jurisdictions and only pay the certificate fee.

The risks are real

A church's cast iron boiler suddenly broke down because a section overheated due to a low-water level. Temporary repairs were made to supply the church with heat until a new boiler could be installed 15 days later.

Total Loss: \$12,266

Power problems caused a 250-ton compressor motor on an air conditioning system to burn out even though the unit was only a year old. The church installed a rental system to avoid canceling parish school classes.

Total Loss: \$ 8,595



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