

Don't leave it to chance- make sure you're protected with HSB.

As the only insurer focused solely on Engineering Insurance, HSB Australia recognises the need for all businesses to protect themselves against equipment failure. To protect your business, be sure to include Equipment Breakdown coverage in your insurance program.

Turn to the experts. HSB Australia protects businesses of all sizes with its range of inspection and engineering insurance services.

Financial Security for Small to Medium Sized Businesses

HSB Australia's Equipment Breakdown insurance is designed specifically to protect small businesses against the pitfalls of modern technology.

HSB Australia can provide Equipment Breakdown insurance against exposures not normally covered under property insurance policies, warranties or maintenance contracts such as:

- **Breakdown** - covers the repair (without depreciation) or functional replacement of all fixed mechanical, electrical and electronic equipment (such as computers, lifts, air conditioning equipment, telephone systems and electrical panels) that break down;
- **Business Interruption** - protects from loss of gross profit and increased costs of working that result from an equipment breakdown; and
- **Spoilage** - protects businesses from the financial loss from stock spoiled due to an equipment breakdown.

Why Equipment Breakdown insurance with HSB?

HSB Australia's Equipment Breakdown insurance is partnered with its inspection services, giving you the benefit of our extensive knowledge of exposures and focus on loss prevention.

Three key benefits of insuring with HSB are:

1. HSB loss prevention inspections reduce the likelihood of breakdowns of the equipment you use to generate revenue;
2. If a breakdown does occur, HSB's specialist, in-house claims team can help put you back in business quicker; and
3. HSB inspections of pressure plant and lifts satisfy statutory inspection requirements, eliminating the need to hire an external party to perform the inspections.



**EQUIPMENT BREAKDOWN INSURANCE FOR
SMALL TO MEDIUM SIZED BUSINESSES**