



Global Corporate & Specialty

Equipment Breakdown

Keep your operations running with
Equipment Breakdown coverage.

It takes you. It takes a partnership. It takes Aviva.

Global Corporate & Specialty (GCS), a division of Aviva, offers Equipment Breakdown Insurance (EBI) solutions to protect corporate and commercial clients who have high-risk exposures in the event of a breakdown. EBI provides protection from losses linked to costly equipment repairs and replacements required to keep your business operating, as well as the loss of income during shutdown.

Sudden and accidental equipment breakdown – a common problem in business operations – can affect almost every industry in very different ways, with the potential to shut down an entire operation. While many Commercial Property policies cover loss or damage to pressure, electrical, and mechanical equipment due to fire and theft, protection in the event of equipment breakdown requires a customized policy tailored to the specific business, its industry, and inherent risks.

Equipment Breakdown capabilities

- › Provides coverage for all risks that are in appetite for Aviva's GCS business operations. – Corporate Risks and Programs.
- › We offer significant capacity – up to \$250MM.
- › Localized experts in technical underwriting and risk consulting.
- › Dedicated EBI claims adjusters.
- › Local authority/decision makers.
- › Coverage to support the equipment's total value, including uniqueness and type.
- › Offer both combined and stand-alone products that allow for full customization in circumstances with high hazard risk exposures, and the need of industry-and-business-specific expertise.
- › Large geographical reach – provincial, national, or global.

Scope of coverage

EBI offers broad protection, including coverage for a breakdown of equipment due to common occurrences such as:

- › electrical arcing
- › electronic equipment failure
- › mechanical breakdown
- › centrifugal force
- › pressure explosion.

Coverage can extend to include:

- › loss of income
- › contingent business interruption
- › extra expenses incurred
- › livestock
- › resultant spoilage
- › service interruption.

EBI allows our clients to focus on their businesses with the peace of mind that they are well protected in the event of a breakdown. It provides coverage that is not automatically included on most commercial policies. Depending on the complexity of the risk exposure, EBI may be required as a stand-alone policy.



It takes Aviva

Aviva's AA- S&P Rating and positive outlook for the future provide confidence in our ability to fulfill our commitments.

Skilled experts working as a team

Our specialized team knows the unique needs of your business as they relate, specifically, to equipment breakdown risk. Together with our clients and brokers, our team of localized Technical Underwriters, Risk Consultants and dedicated EBI Claims Adjusters combine their experience and collective insights to deliver effective insurance solutions that reflect a true understanding of our clients' business operations, culture, and corporate strategy.



Prevention-focused risk management

At the core of our offering is a prevention-first approach that combines technological innovation with risk management to focus on the specific needs of our clients. Our Risk Consultants provide GCS clients with forward-thinking strategies designed to identify and analyze exposures, reduce risk, and prevent claims from occurring.

Our highly skilled and certified Risk Consultants put loss prevention solutions in place by providing:

- › risk inspections of the actual equipment
- › statutory certification
- › recommendations on risk management strategies.

Dedicated claims services

Our tailor-made, customer-centered approach throughout the entire claims process, ensures that GCS clients and brokers get the right support from the right people, every step of the way.

Industry sector expertise



Financial services



Automotive



Healthcare



Food & beverage



Realty



Construction



Manufacturing & non-traditional risk

To learn more about Equipment Breakdown coverage within Aviva's Global Corporate & Specialty division, please contact your insurance broker.

aviva.ca/gcs

Aviva and the Aviva logo are trademarks of Aviva plc. and are used under licence by Aviva Canada Inc. and its subsidiary companies. This guide provides an outline of coverage and eligibility requirements only. For exact terms, definitions, limitations, and extensions, please refer to the policy. Policies provided by GCS Equipment Breakdown are underwritten by Aviva Insurance Company of Canada. Risk Management and Claims services are provided by Aviva Canada Inc., and a network of external partners. This document is for Canadian distribution. CS-25-11867 03/25

AVIVA