

Is Your Building Protected from Equipment Failure?

Keep your property up and running with equipment breakdown coverage.

What is Equipment Breakdown Coverage?

It's **insurance that helps cover the cost of repairing or replacing essential building systems**, such as boilers, elevators, and HVAC, when they break down due to mechanical failure, electrical issues, or pressure system problems.

What it covers:

- Boilers, HVAC systems, and chillers
- Backup generators and elevators
- Electrical panels and mechanical systems
- Refrigeration and communication systems

Why it matters:

- Unplanned equipment failure can make buildings **unsafe** or **uninhabitable**
- Repairs and resident relocation are costly
- Downtime = disruption for your residents

Why HAI Group:

- Coverage designed for public and affordable housing
- Expert claims support
- Backed by decades of housing risk expertise

Quick Scenario Snapshot

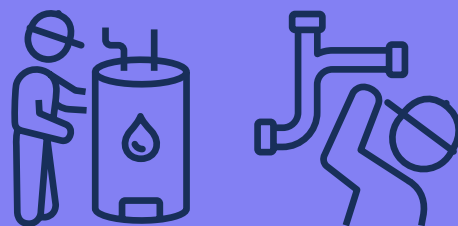
An agency's central boiler failed in midwinter, shutting off heat to three buildings. Equipment breakdown coverage paid for replacement and temporary resident relocation.

QUICK STATS:

The Cost and Risk of Equipment Failures

2018 (American Housing Survey – Severe Housing Cases):

- **31.2%** experienced heating equipment breakdowns lasting 24+ hours
- **43.7%** were uncomfortably cold for 24+ hours during winter
- **28.6%** of severe housing issues tied to heating system failures



- Over **56%** of households rely on warm-air furnaces
- Another **13%** depend on steam or hot water systems

Together, these two systems account for nearly **70% of heating equipment** used in U.S. homes. Both are **high-risk for mechanical failure** and **costly to repair** if not covered.

Connect with your HAI Group representative to review your coverage.

Contact Now