Big loss events don’t occur often. But when they do, your business feels the impact. Plan ahead and make sure equipment and assets are solidly protected. AXA XL’s Equipment Breakdown policy, Up + Running, is designed for real life equipment breakdown situations that businesses may face – it’s coverage you can count on.

**Coverage**

**Enhanced coverages**
- Expanded definition of covered property includes accounts receivable and transportable off site equipment
- Broadened contingent business income coverage premises include attraction properties as well as suppliers/customers
- Utility interruption services expanded to include internet access, wide area networks and data transmission
- Claims preparation costs related to professionals hired in the certification of your claim are covered
- Broadened perishable goods coverage including control of damaged property
- System installation coverage for newly installed equipment or equipment in the course of construction

**Improved conditions**
- Repair or replacement valuation includes additional costs associated with environmental, efficiency or safety enhancements—up to 150%
- Restoration period begins at the time the breakdown occurred; no penalties for late reporting
- Property damage deductible waiver option available

**Elimination of restrictions**
- No restrictions for covered equipment that suffers a breakdown while undergoing a pressure or electrical test
- No utility interruption waiting period applied to perishable goods losses
- No exclusion for excavation of piping, vessels and cable enclosed in conduit

**Capacity**
- Up to USD 750 million
- Coverage available on a primary, excess or quota share basis

**Minimum premium**
USD 2,500

**Client profile**
AXA XL has a broad appetite for risk with underwriting and engineering expertise extending across a wide variety of occupancies including:
- Municipalities, including water and waste water treatment
- Food processing, cold storage and controlled atmosphere
- Manufacturing risks (including pulp & paper, cement, steel and sugar)
- Chemicals and pharmaceuticals
- Sawmills and woodworking
- Greenhouses, Fruit and vegetable packing
- Animal production
- Real estate, hotels/motels, apartments
- Technology risks

**Risk control and equipment inspection services**
AXA XL utilizes a national database to manage jurisdictional work assignments as well as real-time reporting to ensure that your business is legally compliant. In addition, Risk Control and Prevention Services are available to help you identify and reduce your equipment and production losses. We offer:
- Critical equipment reliability assessment
- Infrared inspections
- Oil analysis
- Vibration monitoring
- Ultrasound inspections
- Custom designed inspection and safety programs
Claims handling services
AXA XL employs seasoned Equipment Breakdown claims professionals with over 30 years’ experience. Our global, state-of-the-art claims management system makes it easy to submit and track your claims. We provide:
- Skillful handling of complex claims
- Teams that specialize in specific coverages
- Ability to work seamlessly with third party claims adjusters
- Claims specialists who are accessible 24 hours a day/7 days a week. For US Claims, please call 800.688.1840 or email napropcasclaimnewnotices@axaxl.com. For Canada Claims, please call 416.928.5586 or email claimsCanada@axaxl.com

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