

Examples of damage covered by the Equipment Insurance Program to help your business avoid financial loss.

Have you fulfilled the insurance requirement of your lease/finance agreement?

## It takes just minutes to get the insurance you need!

### Quick and Easy Protection that can Save You Time and Money

- Meet the insurance requirement and protect your equipment — just call or email
- Terrific prices due to economies of the program
- Better protection than many business owner policies provide
- Mechanical Breakdown\* is an optional coverage especially for machine tools

#### Accidental Damage

- Lathe is dropped during move and damaged.

Total Repair = **\$110,000**

#### Power Surge

- Laser receives electrical shock caused by lightning.

Total Repair = **\$37,500**

#### Operator Error

- Saw breaks because programming error causes it to run into frame.

Total Repair = **\$4,727**

Call now: It's the quick and easy way to make sure you have the right coverage to fulfill the requirement in your lease or finance agreement.

#### Covered Perils

An open-peril policy provides better coverage than many broad-form property policies.

A partial list of covered perils includes:

- Accidental Damage
- Employee Theft\*\* and Theft\*\*
- Fire & Smoke
- Flood\*
- Hurricane & Tornado\*
- Mechanical Breakdown\*
- Operator Error
- Power Surge & Lightning
- Vandalism
- Wind

#### Equipment Types Financed and Insured

This Insurance Program protects your business from losses due to sudden and accidental equipment damage and operator error. Some examples of covered equipment types include:

- |                           |             |
|---------------------------|-------------|
| Machine Tools             | CADs        |
| Plastic Injection Molding | Compressors |
| Fabrication               | Machinery   |
| Material Handling         | Saws        |
| Packaging/Labeling        | Welding     |

\* Optional Coverage (Mechanical Breakdown available only for Machine Tools and Printing Equipment)  
 \*\* No coverage for theft by a shareholder, director, owner or partner.



### Quick Enrollment

### Coverage Starts Promptly

It's easy to get a quote — just call or email:

1. Call Barb 630-618-2987 @ ENGS Insurance Agency LLC
2. EMAIL: breardon@engsfinance.com

(Please be sure to identify your business as one of our customers.)

The Equipment Insurance Program is underwritten by members of Great American Insurance Group whose flagship company, Great American Insurance Company, has earned an "A" rating or higher from A.M. Best Company since 1908 (affirmed March 20, 2015).



Your bill includes insurance costs plus fees (collectively called "Insurance Charge"), which may include a profit component or fee payable to the Association if applicable. The Insurance Program may include your membership in the Equipment Protection Association ("Association") and insurance coverage on your equipment. We will continue to bill you for your Insurance Charge until you cancel your insurance and your membership in the Association, which can be cancelled at any time; however, there are no refunds or credits for partially used periods. Coverage description is summarized. Refer to the actual Evidence of Insurance for a full description of applicable terms, conditions, limits, and exclusions. Policies are underwritten by Great American Insurance Company and Great American Assurance Company, authorized insurers in all 50 states and DC; Great American Spirit Insurance Company, which is an authorized insurer in all states and DC, except NH and VT; and Great American Contemporary Insurance Company, an authorized insurer in AZ, CA, FL, IL, IN, KY, MD, MO, NY, NC, OH, and WA. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. ©2015 Great American Insurance Company. All Rights Reserved.