

Quick reference chart

Equipment Breakdown Insurance VS. Warranties and Maintenance Contracts

Cause of Breakdown	Typical Manufacturer's Warranty	Typical "Full" Maintenance Contract	Equipment Breakdown Insurance
Faulty materials or workmanship	Yes	No	Yes
Accidental Breakdowns	No	Sometimes	Yes
Operator error or misuse of equipment	No	No	Yes
External power surge	No	No	Yes

Reimbursement includes	Typical Manufacturer's Warranty	Typical "Full" Maintenance Contract	Equipment Breakdown Insurance
Direct damage to surrounding property	No	No	Yes
Lost refrigerant	No	No	Yes
Labour cost to repair/replace parts	No	Sometimes	Yes
Business interruption losses (Optional)	No	No	Yes
Extra expense of rental equipment, rental facilities and/or temporary repair (Optional)	No	No	Yes
Spoilage of perishable products (Optional)	No	No	Yes
Ammonia contamination cleanup	No	No	Yes
Full repair or replacement of cost of parts and property	Sometimes	No	Yes
Expediting expenses of overtime, labour, fast freight, etc.	No	No	Yes
Refrigerant lost through leakage	No	No	No
Oil, clean, adjust, change filters, etc.	No	Yes	No
Repair and replace worn parts	No	Yes	No

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