



Equipment Breakdown

Equipment Breakdown (EB) coverage is a key component of a comprehensive insurance solution, helping protect clients' equipment and keeping operations running like a well-oiled machine.

Our Equipment Breakdown Insurance and services are designed to address the unique exposures your clients face with up to \$125 million in capacity. Backed by experienced EB underwriters, specialized claims examiners, and engineers who conduct Jurisdictional Inspections, our team understands the nuances of different industries and trades.

About Sovereign

Proudly Canadian since 1953, Sovereign Insurance is a boutique by design, purpose-driven insurance provider offering multi-line risk solutions. We support partners and clients with guidance, education, and hands-on expertise that helps them navigate complexity and stay ahead of emerging risks across industries. With an AM Best A (Excellent) rating, our financial strength gives clients confidence and stability.





The global market for Equipment Breakdown Insurance market is projected to reach

\$13,210 million

USD by 2031.¹

Target Segments

As industries, businesses and technologies grow and change, so does our appetite. Sovereign's Equipment Breakdown team specializes in offering comprehensive coverage tailored for businesses and portfolios across various industry sectors.

From manufacturing and processing to realty, hospitality and utilities, we understand the unique and emerging risks facing businesses. We're dedicated to providing a tailored insurance product and solution that helps protect assets, mitigate risks, and support long-term success.

Where We Win

Manufacturing

We develop intricate account strategies while ensuring prompt turnarounds on standard business.

Construction

We partner with our key brokers to develop pricing strategies designed to provide optimal coverage at competitive terms.

Large Realty Schedules

We actively look for opportunities to include key partner value-adds as part of our comprehensive insurance coverages.

New & Emerging Exposures

We listen to our brokers and clients to understand new and unique needs to deliver top-tier insurance coverage.

Program & Portfolio Business

We work with our brokers through needs-based partner solutioning to create tailored portfolio coverage.

Coverage Highlights

No gaps in protection

Whether your Equipment Breakdown coverage is attached to a Property policy or placed Standalone, there are exclusions that Equipment Breakdown is designed to fill. We work with brokers and clients to develop the right solution.



Key Coverages

Designed to help protect businesses

Equipment Breakdown risk solutions protect against mechanical, electrical, and pressure vessel breakdown. We can provide coverage for a broad range of equipment, from HVAC equipment to production machinery, to all types of electrical and electronic devices.

Key Equipment Breakdown extensions offered include:

- Business Income
- Extra Expense
- Expediting Expense
- Production Machinery
- Spoilage
- Ammonia

Your Trust. Our Solutions.



Experienced team

We have more than 70 years of expertise across Canada, providing the depth, insight and solutions you need to support clients with confidence.



Exemplary risk service

Our Risk Specialists proactively identify and manage exposures before they become losses, helping reduce risk and strengthen client resilience. We work with partners to bring value-added services such as Risk Assessment and Jurisdictional Inspections.



Exceptional claims service

Our experienced claims professionals handle claims efficiently and transparently, helping businesses recover and resume operations quickly.

Visit sovereigninsurance.ca/EB to learn more.