

Equipment Breakdown

We offer comprehensive equipment breakdown insurance for premium real estate and hospitality with a focus on exceptional service and prompt responsiveness.

Why Do You Need Equipment Breakdown Insurance?

In the worlds of premium real estate and hospitality, where seamless operations and top-notch guest experiences are paramount, the reliability of essential equipment is crucial. Our equipment breakdown insurance can provide financial protection by covering the costs associated with repairing or replacing critical systems including:

- Boilers
- Electrical Equipment
- Building Heating, Cooling & Dehumidifying Equipment
- Refrigeration
- Mechanical Equipment
- Communications Equipment



Proactively Managing Risk

Your Berkley Luxury Group insurance solution extends past coverage. Designing a program custom-fit to your business, we take a proactive approach to risk through our in-house consultative risk management services. We also provide a digital resource library that covers everything from emergency preparedness and machinery overviews, to safety tips and maintenance guides.

Additionally, we offer contract review to all of our insureds through our industry specialized, in-house legal counsel.

Learn More



Who We Serve



Hospitality

Delivering specialized solutions for fine dining, white tablecloth and upscale casual restaurants.



Premium Real Estate

Providing expertise and niche underwriting for premier commercial and habitational real estate.



Excess Property

Offering the excess coverage you need for your high-value properties.

Why Berkley Luxury Group

Expanding on our rich history and unique competitive knowledge, Berkley Luxury Group is on an exciting journey to re-imagine our business. With a broad set of innovative capabilities and a focus on exceptional, localized service to our partners nationwide, we offer excellent products, a flexible underwriting approach, exceptional claims service, and a field-based operating model, positioning us as the provider of choice for premier real estate and hospitality agents and customers alike.

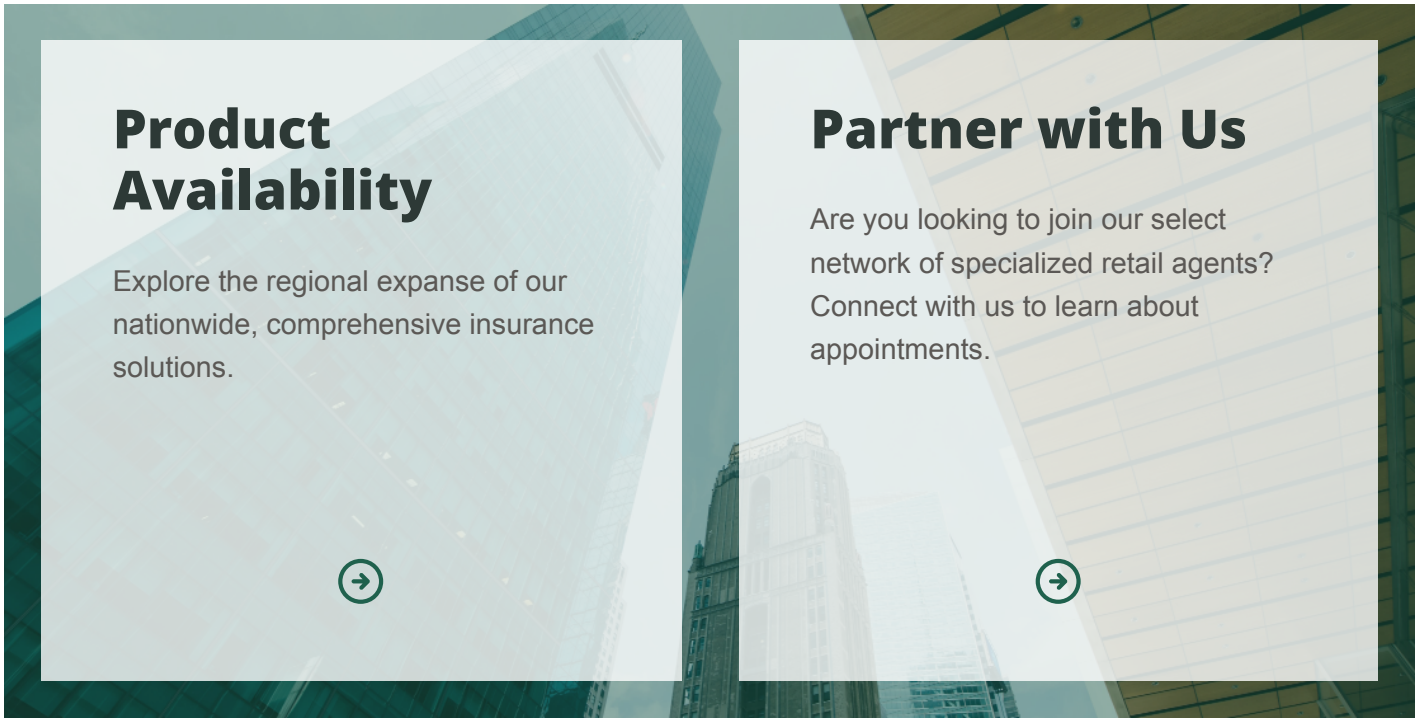
Specialization & Underwriting Expertise

- Our leadership team averages 30+ years of experience in the premium real estate and habitational markets.
- Being one of the few providers in the market that offers a creative set of both admitted and non-admitted products within our specialized market segment, our industry-specific enhancements provide complete, comprehensive coverage solutions.
- We provide insurance for approximately $50B of property “values”, with over 70% of our business in luxury condos, co-ops, and apartments.
- Maintaining specialization in the premium real estate and habitational markets since 1986, we insure over 700 fine dining restaurants, including 20% of award-winning dining establishments, many of which are Michelin-starred and featured by The New York Times.

Ease of Doing Business

In-House Claim Excellence





Product Availability

Explore the regional expanse of our nationwide, comprehensive insurance solutions.

Partner with Us

Are you looking to join our select network of specialized retail agents? Connect with us to learn about appointments.