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We stand true to our word.

- Log In
  - Policyholders
    - Log In
    - Make a Payment
    - Report a Claim
    - View My Policy
    - Register an Account
  - Agents
    - Log In
- Careers

Find an Agent

ZIP Code Go

PATRIOT INSURANCE COMPANY®

A MEMBER OF FRANKENMUTH INSURANCE

- Search
  - Search for: Search
- Insurance
  - Business
    - Small business Insurance
    - Mid- to large-size business insurance
    - Commercial auto
    - Workers compensation

- Commercial umbrella
- Cyber and information protection
- Commercial package policy
- Businessowner policy
- Safety services
- Industries
- See products and industries
- Surety bonds

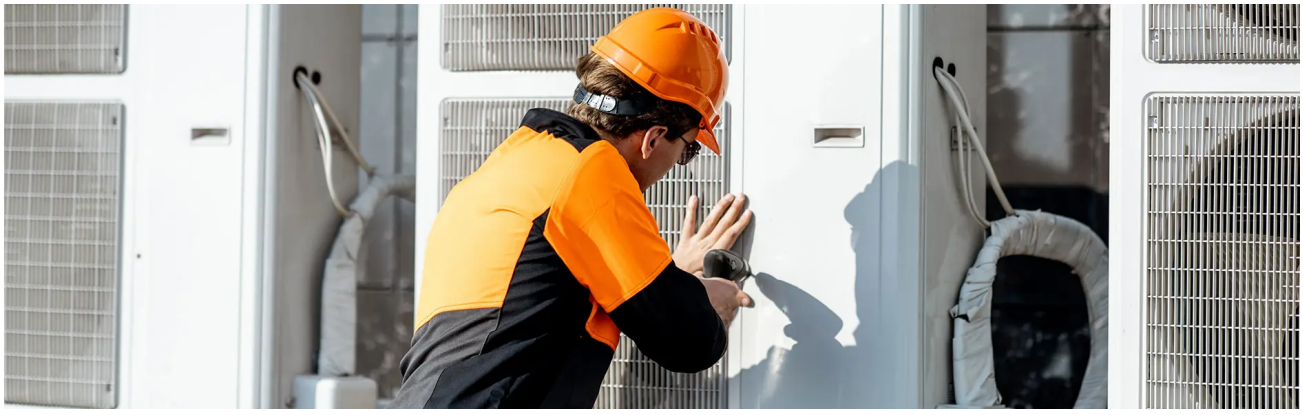
- Home
  - Homeowners
  - Homeowners equipment breakdown
  - Renters
  - Condominium unit owners
  - Dwellings under construction
  - Dwelling fire
  - Personal umbrella
  - See all home products
- Auto
  - Personal auto
  - Commercial auto
  - Collector car
- Recreational Vehicles
  - Boats
  - Snowmobile
  - Campers and travel trailers
- Life
  - Whole life
  - Term life
  - Business life
  - Final expense
  - Life insurance calculator
- Find an Agent

- Policyholders
  - Policyholders
    - Register an account
    - Make a payment
    - Report a claim

- Auto ID card
- View my policy
- Go paperless
- Injury triage hotline
- Customer benefits
  - Identity protection
  - Travel assistance
- Premium Audit
- Mobile app
- Blog
- Find an Agent Customer Login

- Agents
  - Agency partners
    - Agency blog
    - Agency marketing platform
    - Cooperative advertising
    - Report a claim
  - Prospective Agents
    - Why do business with us?
    - New agency worksheet
    - Company footprint
  - Agent Login
- Claims
  - Claims
    - Report a claim
    - Report an auto glass-only claim
    - Report claims fraud
  - About claims
    - How to report a claim
    - Claims FAQ
    - Workers compensation forms
  - Claims Repairs
    - Auto repair shop search
  - Report a Claim
- About Us
  - About us
    - Our story

Equipment Breakdown



Equipment Breakdown

Equipment breakdown coverage works for you when machinery won’t.

We’ll get you back up and running.

At Patriot Insurance Company, we know equipment isn’t always 100% reliable. For those times when equipment doesn’t work the way it should, we protect your business with equipment breakdown coverage.

Whatever machinery or equipment your company uses, a breakdown can slow business to a crawl. Our equipment breakdown coverage helps you get everything up and running as quickly as possible, by covering:

- The cost to repair or replace damaged equipment
- Loss of business income
- The value of spoiled products or materials
- Mandatory inspections of key equipment

Within the policy, covered equipment includes:

- Boilers
- Mechanical machinery
- Electrical distribution systems
- Heating and cooling systems
- Telephone systems
- Electronic equipment
- Refrigeration equipment

Could equipment breakdown coverage be right for your business? Talk to one of our **local, independent agents** today.

We believe insurance deserves a conversation.

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Aug 21, 2025
At Patriot Insurance Company, we pride ourselves on making the insurance claim process as easy as possible. But you ...
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Contact Us

Patriot Insurance Company
701 US Route One, Suite 1
Yarmouth, ME 04096
General | **207-847-1800**
Toll Free | **866-460-1776**
Claims | **866-460-1776**
(Available 24/7)

Hours | Mon-Fri: 8 a.m. – 4:30 p.m. (ET)

Have a question? **Message us.**

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FAQ

Claims FAQ

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