



EQUIPMENT BREAKDOWN INSURANCE: WHAT EVERY PROPERTY OWNER NEEDS TO KNOW

Introducing the GlobalPro Equipment Breakdown Reference Guide

In 2025, GlobalPro expanded its educational offerings with the launch of the GlobalPro Equipment Breakdown Insurance Class, a comprehensive program designed to help boards, business owners, and property managers understand one of the most overlooked—and increasingly important—categories of insurance coverage.

Equipment breakdown is no longer limited to boilers and chillers. Modern buildings rely on complex mechanical, electrical, and computer-driven systems. When these systems fail, the impact can cripple operations, disrupt revenue, and create substantial out-of-pocket costs when the event isn’t properly covered.



GlobalPro’s new reference guide addresses these challenges through an easy-to-use curriculum backed by real claims data drawn from more than a decade of representing policyholders nationwide. Key topics include:

- Common failure patterns in mechanical and electrical systems
- The differences between equipment breakdown, property, and maintenance-related losses
- Properly documenting failure events for maximum recovery
- Why many “wear and tear” denials are incorrect and how policyholders can protect themselves
- The financial ripple effect of equipment failures on occupants, operations, and long-term asset value

Students will also learn actionable strategies to verify their coverage, negotiate with insurers, and avoid costly misconceptions that routinely delay or reduce payment.

This guide is the first step in a larger initiative from GlobalPro to modernize insurance literacy for the built environment. As buildings become more technologically advanced, and as insurers look for excuses to limit coverage, understanding equipment breakdown policies is now essential not optional.





# GlobalPro

## CLAIMS ADVOCATE

insurance information you can use



### GLOBALPRO'S 2025 YEAR IN REVIEW AND A LOOK AHEAD TO 2026

As we close out 2025, GlobalPro reflects on another year of advocacy, education, and innovation. From new training programs to enhanced technology platforms, this year demonstrated the continued evolution of our mission: improving the way people manage risk, recover from loss, and protect their assets.

#### A Year of Impactful Claims Advocacy

Throughout 2025, the Claims Advocate tackled critical issues shaping the insurance landscape, including:

- The rise of equipment breakdown claims and the need for stronger consumer protections
- The erosion of coverage across multiple states
- Misapplication of policy exclusions by insurers
- Legislative trends weakening policyholder rights
- Guidance on documentation, proactive maintenance, and claim strategy

These topics informed thousands of policyholders, community associations, and business owners on how to navigate an increasingly difficult claims environment.

#### What to Expect in 2026

GlobalPro will continue leading the way with new tools and advanced resources, including:

- The next generation of insurtech, offering deeper analytics, predictive claim modeling, and enhanced user workflows for policyholders, contractors, and insurance agents.
- Expanded training programs covering property claims, equipment breakdown, legislative trends, and best practices for risk management.
- More unified data between insurance services, construction, and technology to help clients recover faster and more efficiently.
- Continued development of GlobalPro's digital reference guides and education library for property owners.

#### Technology, Data, and the Future of Claims

2025 also marked a breakthrough in GlobalPro's digital initiatives that will revolutionize the claims process and property insurance:



- Visuals Xpress is in for a major update. Soon, it will include property managers and contractors a streamline process the collection of photo and video evidence essential to claim documentation as well as the implantation of new AI-tools to help expedite the claims process. GlobalPro is also working to enhance the way it communicates with clients, industry partners and the community.
- Visuals Xpress is GlobalPro's digital documentation platform designed to streamline the claims management process. By standardizing visual documentation and reducing friction in evidence gathering, Visuals Xpress accelerates claim validation, improves accuracy, and strengthens policyholder positions during adjustment and dispute resolution.
- New integrations between our insurance services, construction expertise, and technology platforms helped clients accelerate damage assessments and validate loss conditions in real time.

These innovations lay the foundation for a transformative 2026.

2026 will be a year focused on combining real-world experience with advanced technology, ensuring consumers and businesses have the clarity, confidence, and support they deserve.



#### Ready

An essential component of our pre-loss program is the development of a disaster response plan.



#### Recover

In the event of a loss, insurance claims are immediately documented, filed and managed.



#### Rebuild

Essential to a full recovery is the management of documentation, the construction process, lenders and distribution of funds.

International Headquarters  
3139 SW 27th Ave  
Miami, FL 33133

Georgia Regional Office  
925B Peachtree St Ne #193  
Atlanta, GA 30309

Dallas Regional Office  
6060 N Central Expy Suite 500  
Dallas, TX 75206

Need to report a claim?  
Contact our expert team 24/7

For more information contact:  
[recover@globalpro.com](mailto:recover@globalpro.com)

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Toll Free: +855 487 7475



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