

Equipment Breakdown

The Contract P&C Division offers coverage for Equipment Breakdown.

Coverage is written through designated producers who perform underwriting and administrative functions on behalf of General Star.

Sample Equipment Breakdown Losses

- > Apartment—the low-water fuel supply cut-off did not operate in an apartment building’s cast iron heating boiler, resulting in a low-water condition. As a result, the boiler suffered severe overheating with cracking of several sections. Total property damage: \$19,750
- > Hotel / Motel—A power surge damaged a fire alarm system and call accounting system in a five story airport hotel. Total paid loss: \$72,412
- > Office Building—The main electrical panel in a vacant 12 story office building shorted. Total loss: \$46,184

Why Equipment Breakdown?

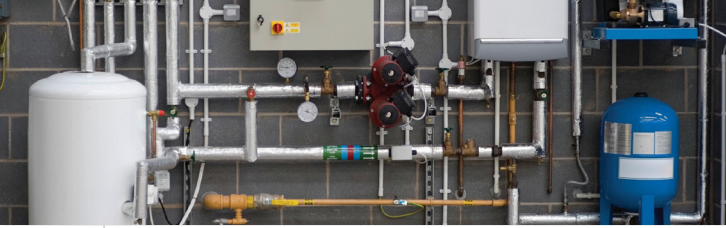
- > Offers protection against damage caused by:
 - > Short circuits / electrical arcing
 - > Power Surges
 - > Mechanical Breakdown
 - > Motor burnout
 - > Boiler damage
 - > Operator error
- > Many Types of Equipment Covered:
 - > Electrical distribution systems
 - > Heating and cooling systems
 - > Telephone systems
 - > Computers
 - > Refrigeration



Coverages and Limits Include

Comprehensive Equipment Breakdown:	Follows Property Limit
Business Income / Extra Expense:	Follows the Property Loss of income and Extra Expense Limit
Demolition:	Follows the Property Form
Ordinance or Law:	Follows the Property Form
Expediting:	\$25,000
Hazardous Substances:	\$25,000
Spoilage:	\$25,000
Computer Equipment:	Follows the Property Form
Data Restoration:	\$500
Service Interruption:	24-hour Waiting Period
Deductible:	Follows the Property Deductible

General Star Indemnity Company and **General Star National Insurance Company**
are rated **A++** by A.M. Best and **AA+** by Standard & Poor’s.



Contract P&C Division—Equipment Breakdown

General Star Management Company
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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.