

Equipment Breakdown

The Property Division offers Equipment Breakdown Coverage for select risks.

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.
- > Hotel / Motel: A power surge damaged a fire alarm system and call accounting system in a five story airport hotel.
- > Office Building: The main electrical panel in a vacant 12 story office building shorted.

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:	Follow 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.

Property Division—Equipment Breakdown

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