

Equipment Breakdown

The Contract P&C Unit offers coverage for Equipment Breakdown. Coverage is written through designated producers who perform underwriting and administrative functions on behalf of GenStar.

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



Contract P&C Unit—Equipment Breakdown

General Star Indemnity Company
is rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

A Member of the Berkshire Hathaway Family of Companies

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General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.