

Equipment Breakdown



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 5 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

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