

# New Coverage!

## Equipment Breakdown Coverage

Our new Equipment Breakdown coverage broadens your policy and covers against loss by mechanical or electrical breakdown that was previously excluded.

### Typical loss for your business:

Imagine returning to your business after a long, hot weekend to discover that your A/C is not working. A repairman tells you a broken shaft in the compressor was the cause. The estimate to fix it is \$7,000. Fortunately your business is covered by Equipment Breakdown coverage. (Policy deductible applies; minimum \$500 per occurrence.)

Property Damage	\$ 7,000
Less Deductible	<u>500</u>
Amount Paid	\$ 6,500

Some restrictions and exclusions do apply. See policy for exact coverage description.

**What does this coverage cost?** \$25 a year for our Commercial policies



Included with this coverage is our new green equipment breakdown endorsement, which gives you incentive to repair or replace damaged property in an environmentally friendly way. When you experience a loss of mechanical, electrical or pressure equipment, you'll have the opportunity to go green.



### What types of things are covered?

- Telephones
- Electrical Systems
- Computers
- Copiers
- Production Equipment
- Boilers
- Fired Water Heaters
- Refrigeration Units
- Compressors
- Pumps
- Gears & Gear Sets
- Engines
- Motors
- Generators
- Transformers
- Switchboards

