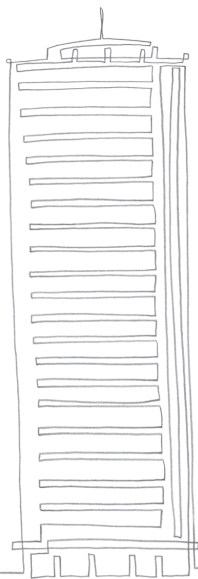


Equipment Breakdown Quick Reference Guide



Equipment Breakdown (EB) coverage insures against mechanical breakdown, electrical breakdown and pressure/vacuum failure which is typically excluded from a standard Property policy.

Why Equipment Breakdown?

EB provides your insured with additional protection for losses that are typically excluded under the Property policy at an affordable price. EB coverage also provides Jurisdictional Inspections as required by state or city law.

We have the expertise to understand the true scope of your exposures. And we provide innovative packages and features to help protect you today and tomorrow.

Underwriting appetite

- Habitational
- Retail
- Municipalities
- Service providers
- Hotel/motel
- Restaurants

Distribution

100% wholesale brokers

Claims

Dedicated claims staff

Rating and security

A.M. Best 'A' Excellent XV 100% Lloyd's

Equipment Breakdown Coverage Base Limits/Sublimits

For the following maximum limits/sublimits:

Building	Follows property limit
Business Personal Property	Follows property limit
Business Income/Extra Expense	Follows property limit but not to exceed \$10,000,000
Perishable Goods	\$100,000
Expediting Expense	\$100,000
Utility Interruption	Included in business income and/or extra expense limit
Drying Out	\$10,000
Polution Cleanup and Removal	\$100,000
Data & Media	\$100,000
Demolition and Increased Cost of Construction	\$100,000
Water Damage	\$100,000

*Higher sublimits are available upon request

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