

EQUIPMENT BREAKDOWN COVERAGE

EQUIPMENT IS THE LIFELINE OF TODAY'S BUSINESSES:

Boiler & Machinery insurance has traditionally been used to cover specific objects as named in the form. Today's equipment breakdown coverage pays for damage due to the breakdown of many types of equipment, not just boilers and machinery. Evergreen Insurance Manager's binding authority markets in conjunction with Hartford Steam Boiler enables you to provide comprehensive equipment breakdown coverage for an affordable price.

EVERY PROPERTY RISK DEPENDS ON EQUIPMENT:

Computer equipment	Computer controlled equipment	Boilers & Pressure Vessels
Phone systems	Hand held order machines	Electronic equipment
Electrical panels	Automated manufacturing equip	Air conditioning equip
Retail scanners	Refrigeration equipment	Heating equipment
Diagnostic equipment	Fans, motors, compressors	PLUS many others...
Conveyors and hoists	Credit/debit card payment system	

"Property" policies exclude coverage for Property Damage and Business Interruption for Mechanical Breakdown.

COVERAGE and LIMITS:

Property Damage *	Spoilage - up to \$25,000
Business Income *	Data Restorations - \$25,000
Extra Expense *	Service Interruption - BI, EE or Spoilage
Ordinance or Law*	
Expediting Expenses - \$25,000	
Hazardous Substance - \$25,000	* Limit follows property policy

TYPICAL LOSSES:

APARTMENT BUILDING - Fire tube boiler furnace cracked because of scale build up.
Total loss: 13,628

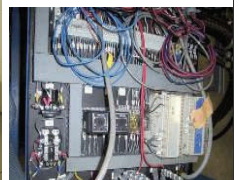
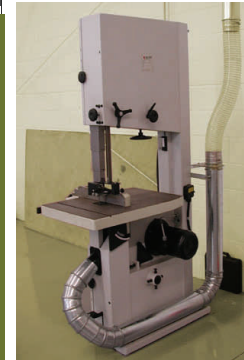
HARDWARE STORE - Mechanical breakdown of piston rod in the main air compressor.
Total loss: \$6,900

HOTEL / MOTEL - A power surge damaged a fire alarm system and call-accounting system in a five-story airport hotel.
Total Loss: \$72,412

OFFICE BUILDING - Main electrical panel failed due to a power surge.
Total loss: \$107,132

RESTAURANT - A power surge damaged a refrigeration system, closing the restaurant while repairs were made. Food and wine were spoiled.
Total Loss: \$51,161

RETAIL - A store's cast iron steam boiler overheated and was damaged because of a frozen water pipe which did not allow the feed water to enter the boiler.
Total Loss: \$28,854



EVERGREEN INSURANCE MANAGERS

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