

SPECIALTY COMMERCIAL LINES

Product fact sheet



PREMIER  **canada**

EQUIPMENT BREAKDOWN POLICY

What is an Equipment Breakdown (EB) Policy?

EB compliments your property policy by covering off some key exclusions, such as:

- Explosion and rupture of pressure vessels
- Mechanical breakdown of equipment
- Electrical breakdown including arcing

EB covers both physical AND indirect damage (business interruption and spoilage) losses

Who needs an Equipment Breakdown Policy?

- Any entity that has electrical and / or heating exposures

Target classes

- All types of operations and organizations such as: commercial buildings, warehousing, office, recreation, farming, hospitality, retail, transport, education, supermarkets, and many more....

Features and Benefits

- Specialized Equipment Breakdown Policy
- Options to include - Business Interruption, Office Services Coverage, Service interruption
- Where required by law, we can arrange to provide jurisdictional inspections

14 Additional Coverage Extensions

1. Ammonia Contamination	\$100,000
2. Brands and Labels	\$100,000
3. By-Laws	\$500,000
4. Claims Preparation Costs	\$100,000
5. Data Coverage	\$25,000
6. Debris Removal	\$100,000
7. Environmental, Safety and Efficiency Improvements	Included
8. Errors & Omissions	\$100,000
9. Expediting Expenses	\$100,000
10. Extra Expenses	\$50,000
11. Hazardous Substances	\$100,000
12. Newly Acquired Location	\$1,000,000
13. Spoilage (\$1,000 deductible applies separately to Spoilage coverage)	\$10,000
14. Water Damage	\$100,000

Stand Alone Policy

- No requirement to have other policies with Premier
- **Basic coverage starts as low as \$200**

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