



equipment
breakdown

Equipment Breakdown MAX (BM12)

Equipment Breakdown Advantage (BM30 series)

Product Comparison

Maximum Direct Damage limit per location	\$30 million	No max limit
Maximum amount of perishable stock per location	\$250,000	No max amount
Claims	<ul style="list-style-type: none"> Maximum of one claim in the last five years No Equipment Breakdown losses over \$25,000 <p><i>Intended for low to medium hazard risks such as the following:</i></p> <ul style="list-style-type: none"> Retail Building ownership Offices Restaurants And many more <p><i>The following risk types are not eligible:</i></p> <ul style="list-style-type: none"> Manufacturing or processing Agriculture Mining Utilities Wholesale 	Underwriter discretion
Appetite		<i>Ideal for:</i>
Production Machinery Coverage	Yes	<ul style="list-style-type: none"> Manufacturing or processing risks Risks with high property/business interruption values Risks with high spoilage values Risks with complex or high valued electronic equipment
Business Interruption	Included	Optional endorsement
Consequential Damage (Spoilage)	Included	Optional endorsement
Off Premises Mobile Equipment	\$25,000 in addition to the policy limit	\$25,000 within the policy limit
Electronic Equipment (including micro-processors and micro-circuitry)	Included	Included
Expediting Expenses sublimit	Included up to policy limit	Included up to policy limit
Hazardous Substances sublimit	\$500,000 in addition to the policy limit	\$500,000 within the policy limit
Ammonia Contamination sublimit	\$500,000 in addition to the policy limit	\$500,000 within the policy limit
Water Damage sublimit	Included up to policy limit	\$500,000 within the policy limit
Loss of Data sublimit	\$100,000 in addition to the policy limit	\$100,000 within the policy limit
By-laws sublimit	Included up to policy limit	Included up to policy limit
Professional Fees/Auditor Fees sublimit	Included up to policy limit	\$500,000 within the policy limit
New Acquisitions	180 days	180 days
Errors or Omissions in Statement of Values	\$500,000 in addition to the policy limit	\$500,000 within the policy limit
Service Interruption	2,500 metres	2,500 metres
Liberalization Clause	\$50,000/24 months	\$50,000/24 months
Brands and Labels	\$250,000 in addition to the policy limit	\$250,000 within the policy limit
Equipment Upgrade extension	25% additional up to \$250,000	25% additional up to \$250,000
Environmental "Green" Improvements	125% of loss up to \$250,000	125% of loss up to \$250,000
Public Relations	\$10,000 in addition to the policy limit	\$10,000 within the policy limit