

## 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"> <li>Maximum of one claim in the last five years</li> <li>No Equipment Breakdown losses over \$25,000</li> </ul> <p><i>Intended for low to medium hazard risks such as the following:</i></p> <ul style="list-style-type: none"> <li>Retail</li> <li>Building ownership</li> <li>Offices</li> <li>Restaurants</li> <li>And many more</li> </ul> <p><i>The following risk types are not eligible:</i></p> <ul style="list-style-type: none"> <li>Manufacturing or processing</li> <li>Agriculture</li> <li>Mining</li> <li>Utilities</li> <li>Wholesale</li> </ul>	Underwriter discretion
Appetite		<p><i>Ideal for:</i></p> <ul style="list-style-type: none"> <li>Manufacturing or processing risks</li> <li>Risks with high property/business interruption values</li> <li>Risks with high spoilage values</li> <li>Risks with complex or high valued electronic equipment</li> </ul>
Production Machinery Coverage	Yes	Yes
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