

# EQUIPMENT BREAKDOWN WITH ELECTRONIC CIRCUITRY IMPAIRMENT

For Commercial Package Policyholders

## Why you need this coverage

### You rely on equipment

Businesses depend on all types of equipment and systems, like computer and office equipment, electrical systems, air conditioning and heating systems. This equipment is subject to sudden and accidental breakdown or even failure of electronic circuitry components. A breakdown can be not only expensive to repair, but can cause business interruption, which can result in lost customers for a business.

### Rely on our coverage

Standard Property policies often exclude these equipment breakdown coverage perils as described above. Equipment Breakdown With Electronic Circuitry Impairment pays for: the repair or necessary replacement of the physically damaged covered property, related Spoilage loss and can also include Business Income (BI) and Extra Expenses (EE) when afforded under the base Property form. Also, any insurance provided for loss of income, Data Restoration or Spoilage coverages is extended to apply to the related loss, damage or expense per the Service Interruption coverage.

### Protect against loss

This coverage protects covered property caused by two covered causes of loss. One, physical damage from mechanical breakdown, artificial electrical damage and steam explosions, often the result of:

- Short circuits and power surges
- Electrical arcing
- Mechanical breakdowns
- Motor burnouts
- Boiler damage
- Operator error

Two, a second cause of loss is included for microelectronic components when the physical damage is not always detectable:

- Electronic Circuitry Impairment (ECI)

### Many types of equipment covered

- Electrical distribution panels and systems
- Cooling and heating systems
- Computers and communications equipment
- POS equipment and business equipment
- Elevators and escalators
- Pumps and mechanical equipment
- Processing and production equipment

### Equipment Breakdown, plus more

With our coverage enhancement, Equipment Breakdown With Electronic Circuitry Impairment, a business has *more than just the standard* Equipment Breakdown coverage, including:

- Microelectronics coverage for ECI losses
- Cloud Computing Service Interruption
- Service Interruption Data Restoration
- Public Relations Coverage (sublimited)
- Off-Premises Coverage including BI, EE, (when afforded under the base Property form) and Data Restoration (sublimited)

### Coverage, plus more

Most states and some local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors.

Unlike some standard forms found in the marketplace, we spell out in our coverage form that we include these inspection services so you avoid local fees in many jurisdictions (you may still be required to pay the *certificate* fee).

## These exposures are real

A four-year-old boiler ruptured forcing the business to temporarily close. A new boiler was needed to get the business back up and running, as well as some Extra Expense to minimize the loss of business.

**Total Loss: \$18,733**

At this insured, a power surge damages the air conditioning compressor, plus ice machines, microwave ovens and other critical appliances.

**Total Loss: \$60,467**

A computer server wouldn't boot up after a power outage and the repair technician could not find any physical damage to the server but after replacing the controller board the server began to function properly. There was also corrupted data that needed to be restored by a data recovery firm.

**Total Loss: \$17,978**

## Highlights of coverage

Coverage Overview	Equipment Breakdown With Electronic Circuitry Impairment
<b>Property Damage</b>	Yes
<b>Business Interruption</b>	Yes, as afforded under base Property form
<b>Extra Expense</b>	Yes, as afforded under base Property form
<b>Expediting</b>	Yes
<b>Spoilage/Perishable Goods</b>	Yes
<b>Hazardous Substance</b>	Yes
<b>Microelectronics Coverage</b>	Includes 2 <sup>nd</sup> peril for electronic circuitry impairment of microelectronics where damage may <i>not</i> be detectable; this is in addition to the standard "accident" requiring detectable direct physical damage
<b>Cloud Computing Service Interruption</b>	Includes Cloud Service Providers as a "Covered Service"
<b>Service Interruption Data Restoration</b>	Includes coverage for restoration of lost data resulting from a covered service interruption
<b>Off Premises Coverage</b>	PD + Data Restoration and when afforded under the base Property form, BI and EE (sublimited)
<b>Public Relations Coverage</b>	Included with sublimit



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