

EQUIPMENT BREAKDOWN – BOILER & MACHINERY COVERAGE GUIDE

Attach ACORD 125 and Property and IM applications MMGA
NOTE: If more than 1 location, attach a complete Statement of Values

Energy Max 21 - Maximum Limits / Sub Limits

Total Limit for Equipment Breakdown per Policy	\$ Total of Property Damage and Business Income Values	
Energy Max 21 Equipment Breakdown Limit	Policy Limit (TIV)	
Property Damage	Included in Total Limit per Breakdown	
Business Income / Extra Expense	Included in Total Limit per Breakdown	
Spoilage	\$25,000	
Utility Interruption	\$50,000 / 24 Hour Waiting Period	
Ammonia Damage	\$25,000	
Brands & Labels	\$25,000	
Data or Media	\$25,000	
Error in Description	\$25,000	
Expediting Expense	\$50,000	
Hazardous Substance	\$50,000	
Newly Acquired Locations	\$500,000 / 90 Days	
Ordinance or Law	\$50,000	
Water Damage	\$50,000	
Joint Loss Agreement:	Included	
Computer Equipment:	Included	
Perils Elimination Endorsement:	Included	

Minimum Deductible

Property Damage	\$1,000 Yacht Clubs/Marinas/Boat Dealers - \$2,500 Boat Builders	
Business Income	24 Hours	
Extra Expense	Combined with Business Income	
Spoilage	Combined with Property Damage	
Utility Interruption	24 hour waiting period	
Ammonia Contamination	Combined with Property Damage	

Policy Rating

\$500 Minimum Premium

Total Insurable Value (TIV) means the total of 100% of Real Property (Building, Contents, Business Personal Property, Equipment, Furniture & Fixtures, Machinery & Equipment, EDP Equipment or any other variation of these) values plus 100% of Time Element (Business Income, Ordinary Payroll, Extra Expense and Rental or any other variation of these) values for all locations to be insured.

Eligible Occupancies

Boat Dealers, Marinas, Marine Supply Stores, Boat Builders, Yacht Clubs.

The account has not incurred Boiler and Machinery losses that exceed:
(a) \$5,000 for any one loss net of deductibles in the past three (3) years;
and/or (b) 3 net claims exceeding deductible in the past three (3) years

Ineligible occupancies / exposures

1. Any account written with Builders Risk coverage forms
2. Any account generating electric power, unless the power generation is for emergency purposes only and the power generating equipment is less than or equal to 1000kw. Any occupancy not listed in 2. above

Commission: Producer 15%

Minimum Policy Premium **\$500**