EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT
(For Use with Homeowners Policies)

Refer to Supplemental Declarations if information is not shown on this form.
We provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

Policy Number: _____

Named ***Insured***: _____

HOW MUCH *WE* PAY
Equipment breakdown coverage is subject to a $100,000 per occurrence limit. ***Equipment breakdown*** coverage is subject to a $500 per occurrence deductible.

COVERED CAUSES OF LOSS
We pay for direct physical loss to covered property caused by covered ***equipment breakdown*** as provided by this endorsement.

CONDITIONS APPLICABLE TO *EQUIPMENT BREAKDOWN*
1. ***Equipment breakdown*** is added to the covered causes of loss shown in ***your*** policy.
2. For the coverage provided by this endorsement, the specific ***terms*** and conditions of this endorsement shall take precedence over any other conflicting ***terms*** and conditions stated in any other part of ***your*** policy.
3. The additional ***terms*** and conditions applicable to the coverage extensions shown below shall be in addition to all other ***terms*** and conditions of ***your*** policy.
4. Any specific amounts of insurance shown in this endorsement shall take precedence over any other amounts of insurance or limits of liability shown elsewhere in ***your*** policy.
5. ***Equipment breakdown*** coverage does not extend beyond the ***insured premises,*** except as provided in the EXTENSIONS OF COVERAGE for Consequential Losses and Off Premises Coverage.
6. Whenever covered property is found to be in, or exposed to, a dangerous condition, any of ***our*** representatives may immediately suspend the insurance against loss or damage to that covered property for the causes of loss covered by this endorsement. Coverage can be suspended and possibly reinstated by delivering or mailing a written notice of suspension / coverage reinstatement to ***your*** last known address or the address where the covered property is located. Once suspended, ***your*** insurance can be reinstated only by an endorsement to this policy for that equipment. If ***we*** suspend ***your*** insurance, ***you*** will get a pro rata refund of premium. But, the suspension will be effective even if ***we*** have not yet made or offered a refund.

WHAT *WE* PAY FOR
Equipment breakdown means:
Direct physical loss or damage both originating within:
1. Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding: waste disposal piping; any piping forming part of a fire protective system; and any water piping other than: boiler feed water piping between the feed pump and the boiler; boiler condensate return piping; or water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes;
2. Any mechanical, electrical, electronic or fiber optic equipment; and caused by, resulting from, or consisting of: mechanical breakdown, electrical breakdown, electronic breakdown, rupture, bursting, bulging, implosion, or steam explosion.

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WHAT *WE* DO NOT PAY FOR

Equipment breakdown will not mean direct physical loss or damage caused by or resulting from any of the following; however, if loss or damage not otherwise excluded results, then ***we*** will pay for such resulting damage:

1. Wear and tear; rust or other corrosion, decay, deterioration, hidden or latent defect, mold or any other quality in property that causes it to damage or destroy itself; smog; settling, cracking, shrinking or expansion; nesting or infestation, or discharge or release of waste products or secretions, by birds, rodents or other animals; any accident, loss, damage, cost, claim or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hardware, programs, or software; scratching and marring;
2. Loss, damage, cost or expense directly caused by, contributed to, resulting from or arising out of the following causes of loss: fire; lightning; combustion explosion; windstorm; hail; weight of ice, snow; or sleet; freezing; falling objects; smoke; aircraft or vehicles; riot or civil commotion; vandalism; sinkhole collapse; volcanic action; leakage from fire extinguishing equipment; water; water damage; earth movement; and flood.

EXTENSIONS OF COVERAGE

1. **Hazardous Substances Remediation:**
   We pay up to $10,000 for reasonable expenses ***you*** incur for clean up and disposal of pollutants generated by a covered ***equipment breakdown*** and for repair or replacement of covered property which is damaged, contaminated, or polluted by a released substance declared by an authorized governmental agency to be hazardous to health. This extension of coverage does not increase the amount of insurance provided by this endorsement.
2. **Consequential Losses**:
   We pay up to $10,000 for loss of perishable goods due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an ***equipment breakdown*** to personal property. The damaged personal property must be on or within 1,000 feet of the ***insured premises*** and it must be property owned by ***you*** or property of others for which ***you*** are legally liable. This extension of coverage does not increase the amount of insurance provided by this endorsement.
3. **Expediting Expenses**:
   We will pay for the expediting expenses incurred as a result of an ***equipment breakdown*** with respect to ***your*** damaged covered property. ***We*** will pay the ***reasonable extra cost*** to make temporary repairs, expedite permanent repairs and expedite permanent replacement.
   Reasonable extra cost shall mean the extra cost of temporary repair and of expediting the repair of such damaged equipment of the ***insured***, including overtime and the extra cost of express or other rapid means of transportation.
4. **Refrigerant Contamination**:
   We pay for loss to personal property contaminated by escaping refrigerant caused by an ***equipment breakdown*** to refrigerating, cooling or humidity control equipment at the ***insured premises***. The most ***we*** pay is $10,000 in any single occurrence for loss or damage covered under this coverage extension. This extension of coverage does not increase the amount of insurance provided by this endorsement.
5. **Environmental, Safety and Efficiency Improvements**:
   If covered property requires replacement due to an ***equipment breakdown***, ***we*** will pay ***your*** additional cost to replace that property with property that is better for the environment, safer or more efficient than the property being replaced. However, ***we*** will not pay more than 150% of what the cost would have been to repair or replace with like kind and quality. This extension of coverage does not increase any of the applicable limits. This extension of coverage does not apply to any property to which Actual Cash Value applies.
6. **Off Premises Coverage**:
   We will pay up to $10,000 for loss or damage to covered property as a result of an ***equipment breakdown*** while temporarily at a premises or location that is not an ***insured premises***. This coverage does not apply to any ***motorized vehicles***. This extension of coverage does not increase the amount of insurance provided by this endorsement.

All other ***terms*** and conditions remain unchanged.

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