

Commercial Equipment Breakdown Commercial Power Plus Endorsement Coverage Comparison



Policy Part	Prior Endorsement	New Power Plus Endorsement
Coverage		
Expediting Expenses	Follows the limit as provided in the underlying property form	Follows the limit as provided in the underlying property form
Pollutant Cleanup and Removal	Coverage sublimited at \$250,000 with higher limits available	Coverage sublimited at \$250,000 with higher limits available
Refrigerant Contamination	Coverage sublimited at \$250,000 with higher limits available	Coverage sublimited at \$250,000 with higher limits available
Spoilage	Coverage sublimited at \$250,000 with higher limits available	Coverage sublimited at \$250,000 with higher limits available - Foot limitation removed
Temperature Fluctuation	No coverage provided	Coverage sublimited at \$5,000 which includes pay out for Business Income/Extra Expense
CFC Refrigerants	Covered	Covered
Computer Equipment	Covered	Covered
Unauthorized Instruction	Covered	Covered (clarification)
Data Restoration (Valuable Papers and Records)	Follows coverage provided in the underlying property form - Typical limit \$2,500	Sublimited to \$100,000
Risk Improvement	No coverage provided	10% of the loss amount paid with a maximum limit of \$10,000
Off-Premises Coverage	Follows coverage provided in the underlying property form - Typical limit \$10,000	Sublimited to \$25,000
Service Interruption (Special Exclusion BI/EE)	Any insurance provided for Business Income or Extra Expense is extended to apply to your loss, damage or expense caused by an "Equipment Breakdown" to equipment that is owned by a utility, landlord or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, "cloud computing", telecommunications services, wide area networks or data transmission. The equipment must meet the definition of "equipment breakdown" except that it is not covered property. Follows limits for each coverage noted.	Any insurance provided for Business Income, Extra Expense, Spoilage or Data Restoration is extended to apply to your loss, damage or expense caused by an "Equipment Breakdown" to equipment that is owned by a utility, landlord or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, "cloud computing", telecommunications services, wide area networks or data transmission. The equipment must meet the definition of "equipment breakdown" except that it is not covered property. Follows limits for each coverage noted.
Business Income and Extra Expense	Follows underlying property form unless otherwise noted	Follows the underlying property form unless otherwise noted
Additional Conditions		
Green Environmental and Efficiency Improvements	125% subject to a maximum of \$100,000	150% subject to a maximum limit of \$100,000
Environmental, Safety and Green Efficiency Improvements	125%	150%



Office

Electrical breakdown of four air conditioning compressors resulted in a loss of cooling to an office building for two days. The investigation revealed the cause of this loss was the supply of a single-phase to three-phase compressors.

Property Damage: \$128,000

Church

A fire in the churches electrical room was caused by an arcing event at a 1500amp service entrance. The event was attributed to overheating due to a loose connection that created a hot spot. The heat further deteriorated the dielectric strength of the associated conductor, and led to the ignition of combustibles in the room. Adequate maintenance to the electrical switchgear along with removal of all combustibles would have prevented this event.

Property Damage: \$34,620

Shipping Center

The back up generator in the strip shopping center sustained damage from an internal short and needed to be repaired. These repairs required the generator to be removed and sent to a local shop to have the motor rewound.

Property Damage: \$19,000

Warehouse

A warehouse building was hit by an artificiality generated power surge from the local utility. The power surge directly impacted five rooftop air conditioning units resulting in the loss of cooling for tenants. As a result of the power surge, all of the units had to be replaced.

Property Damage: \$110,627