
IMPROVED Off-Premise Service Interruption & Equipment Breakdown Coverage

Ask Yourself:

- ◆ Could a power surge damage your computers, phones or alarm system?
- ◆ If your electrical panel short-circuited, would you need to close for repairs?
- ◆ If a refrigeration unit broke down, how long would your food stay fresh?

What It Pays For:

Equipment Breakdown Coverage can pay for different costs you incur due to an incident. This includes:

- ◆ **Downed or damaged overhead transmission lines**
- ◆ Off-premises power failure
- ◆ Off-premises service interruption, such as telephone service
- ◆ Cost to repair or replace equipment
- ◆ Cost of inventory that spoils
- ◆ Income lost as the result of a business interruption
- ◆ Extra expenses incurred to make temporary repairs
- ◆ Additional costs to rush repairs

Equipment Covered:

Just about any type of equipment you use to conduct business is covered including:

- ◆ Electrical distribution systems
- ◆ Refrigeration and freezers
- ◆ Cash registers and computers
- ◆ Phone systems
- ◆ Air conditioning systems
- ◆ Burglar alarms
- ◆ Oven and makeline equipment

Different From Property Insurance:

Although Fireman's Fund provides an excellent and comprehensive insurance policy, it only covers damages resulting from incidents - such as fire. Accidental Equipment Failure and Off-Premise Service Interruption are unique losses that are not covered by the standard property policy. For this type of loss, you need Equipment Failure Coverage.

To meet your needs, Fireman's Fund is automatically including these extended coverages in all property policies. The deductible for business income loss or extra expense is a 48 hour waiting period. For details, call your local agent.