

SMALL BUSINESS EQUIPMENT BREAKDOWN

Come In
WE'RE
OPEN



STARR
COMPANIES
GLOBAL INSURANCE & INVESTMENTS

STARR Small Business provides a suite of commercial multi-line products specifically tailored to the needs of the SME market.

We are pleased to offer Equipment Breakdown as an optional coverage on the StarrBOP™ product.

This product is available in all 50 States and DC and provides coverage for a wide variety of electrical and mechanical equipment against damage caused by electrical arcing, short circuits, breakdowns and power surge to name a few.

Limits:

- The maximum coverage limits shall be: The sum of Building & BPP limits ("Single Total Insurable Value") not to exceed \$5,000,000.

Coverage:

- Protection against equipment repair and replacement expenses, labor costs and other expenses to get or keep your business up and running. Coverage for indirect losses such as business interruption, spoilage and service interruption. \$500 deductible

Eligibility:

All business types eligible for StarrBOP™ are eligible for Equipment Breakdown coverage.

We offer Equipment breakdown for a variety of equipment types.

The following types of equipment are not eligible:

- Equipment used solely for the generation of emergency electric power that is > 1000kW in capacity
- Any of the following types of equipment used to generate electric power:
 - Fuel cells rated > 250kW capacity
 - Internal combustion engine/generator installation rated > 750kW capacity
 - Solar/ photo voltaic cells > 500kW capacity in a single installation
 - Wind turbine rated > 50kW capacity
- CAT Scan Machines, MRI Machines, Hyperbaric Chambers, PET Machine, Medical Cyclotrons, Lithotripters or Linear Accelerators
- A deep well pump defined as any submersible pump installed to a depth greater than 25 feet.
- Any account engaged in the business of commercial printing with a printing press larger than three (3) colors.
- A submission with a frequent or large loss mechanical breakdown history

For more information on how a Starr Small Business solution can work for you, contact our General Middle Market department at GeneralIMM@starrcompanies.com

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.