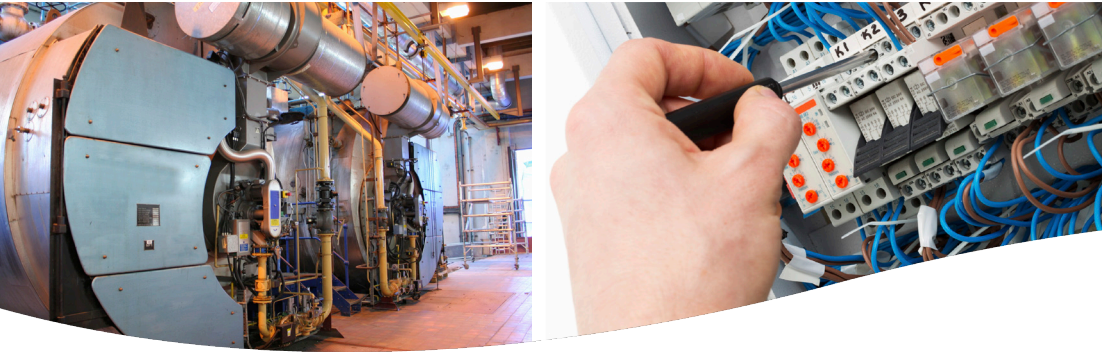


Equipment Breakdown from Otsego County Patrons Commercial



Everyday businesses from large manufacturing operations to small retail stores rely on their mechanical and electrical equipment to maintain their operations. No business can afford losses to this equipment that may originate from within mechanical, electrical or pressure systems equipment.

Although more common than a fire, these equipment failures are not covered by many standard businessowners and commercial property policies, thus creating costly coverage gaps. Many property policies exclude losses arising from mechanical, electrical and pressure systems breakdown. These are the types of occurrences that can cause major losses and possibly lead to business failure. Equipment Breakdown coverage addresses these gaps.

Equipment Breakdown coverage responds to the cost of repairing or replacing mechanical, electrical or pressure systems equipment that suffers a breakdown.

Indirect losses arising from a covered equipment breakdown can result in additional losses, such as business interruption, extra expense and spoilage. Warranties and maintenance contracts may have gaps as well. Typically, they do not cover accidents to equipment caused by operator error, business interruption, extra expenses or spoilage losses that can result from an equipment failure.

Equipment Breakdown coverage provides the financial protection you need to run your business and continue to meet customer demands without worry. Adding this coverage enhancement to the commercial insurance program provides protection from these exposures.

Exposures

- Telephone Systems
- Electrical Systems
- Computers
- Copiers
- Production Equipment
- Boilers
- Fired/Unfired Vessels
- Fired Water Heaters
- Refrigeration Units
- Air Conditioning Systems
- Compressors
- Pumps
- Gears and Gear Sets
- Engines
- Motors
- Generators
- Transformers
- Switchboards
- Distribution Systems



Otsego County Patrons Co-op
Fire Relief Association

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