

Actual Losses -

Medical Office/Druggist:

A control on a refrigerator broke down, causing the temperature to fall into single digits. Drugs, normally stored between 34 to 43 degrees, had to be discarded.

Total Loss: \$21,953



Apartment Building:

The air conditioning motor shorted out. Equipment had to be rented to restore cooling during repairs.

Total Loss: \$132,455

Florist

A compressor motor on a refrigeration unit shorts out causing loss to flower stock.

Total Loss: \$61,500

Office Building:

Voltage fluctuations from incoming electrical power supply caused two terminal boards in a telephone system to burn out.

Total Loss: \$52,500

Standard Mutual Insurance Company has been offering quality insurance and personal service since 1921. Your professional independent insurance agent can help tailor a Standard Mutual policy to meet your individual needs, providing the protection and security you deserve at a very competitive price.

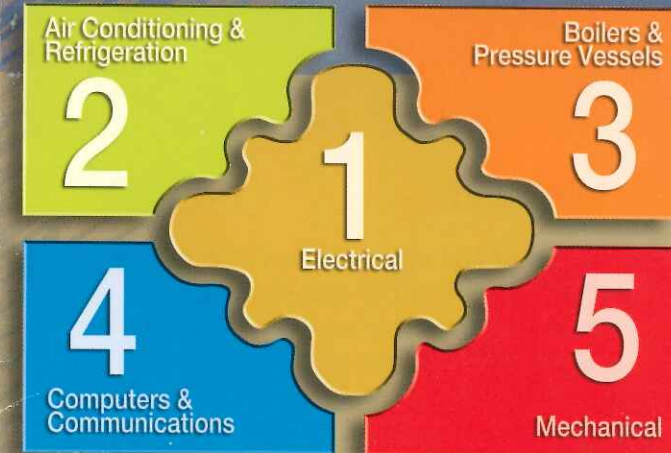
This brochure contains only a general description of coverage and is not a statement of contract. All coverage is subject to the exclusions and conditions of the policy itself.



STANDARD MUTUAL
INSURANCE COMPANY

1028 South Grand Avenue West
P.O. Box 19267
Springfield, Illinois 62794-9267
(217) 546-2894

Equipment Breakdown Protection



"The Five Easy Pieces" Of Equipment Breakdown

Easy to understand

We make the exposure and coverage clear

Easy to use

Virtually seamless coverage within property program

Peace of Mind

Broad protection for the unexpected

Superior Service

Partnering with the Industry Leader

Broad Protection

Broad coverage for direct & indirect losses



STANDARD MUTUAL
INSURANCE COMPANY



TECHNOLOGY -

The World has changed and so have the risks. Virtually all of today's business equipment contains sensitive and fragile components that are easily susceptible to damage. Even mechanical equipment is typically controlled by sophisticated electronic components.

The total cost of an equipment breakdown – the equipment, consequential damage, business interruption, and resulting lost income – can be overwhelming. It can amount to a few thousand dollars or hundreds of thousands of dollars.

What would happen to your business if critical equipment were to break down? How long can your operations afford to be shut down? How would you recover from an equipment failure and at what cost?

Unfortunately, a standard property insurance policy typically excludes important coverage hazards unique to this equipment.



Easy to Understand -

With Equipment Breakdown coverage your policy pays for the covered loss that results when equipment is damaged by mechanical breakdown, power surges, electrical short circuits, overload, electrical arcing, motor burnout or centrifugal force – even if caused by operator error.

If your business has any of these exposures, your business needs Equipment Breakdown insurance.

- Air conditioning systems
- Refrigeration systems
- Heating systems
- Boiler and pressure vessels
- Electrical systems
- Telephone/communications systems
- Office equipment
- Production machinery

Superior Service –

Combining our resources with those of Hartford Steam Boiler – the nation's leading equipment breakdown insurer – we offer you unparalleled experience in engineering, claims and services.

Broad Protection –

Equipment Breakdown coverage protects not only the equipment, machinery and systems that run your business – it also covers against a wide range of financial losses caused by equipment breakdown such as:

- **Physical damage** – The cost to repair or replace damaged equipment.
- **Perishable goods** – The cost to replace spoiled or contaminated goods and materials.
- **Business income** – Expenses resulting from business interruption, such as lost income.
- **Expediting expenses** – Costs associated with limiting the loss, such as equipment rental or steps taken to speed business recovery.

By understanding the equipment you depend on – and what can go wrong – we can provide you with the market's broadest equipment breakdown protection.

Necessity -

Is Equipment Breakdown coverage really necessary? Well, can you afford a six-digit loss, or have your operation shut down while you work on the recovery process? Consider all the events that can cause a loss – a power surge, a blackout, a faulty connection, or human error. Think about what is at risk and how the cost of an equipment breakdown can quickly escalate. Electronic equipment is fragile and costly to replace; business income is more dependent on equipment; rush repairs and rental replacement equipment can be costly.

Peace of Mind –

When you think about it, equipment breakdown protection makes perfect sense today. Filling the gaps in coverage could never be easier and it provides your client with broad protection matched with superior service.