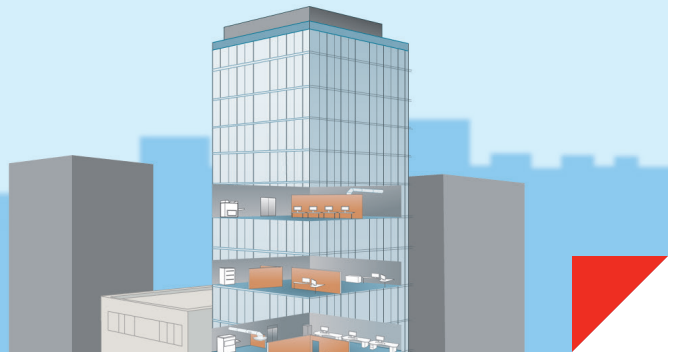


Commercial Equipment Breakdown Coverage



Red River Mutual is pleased to offer the following coverage enhancement that covers equipment vital to the livelihood of your business; comprehensive Equipment Breakdown Coverage through your commercial insurance plan.

All businesses whether large or small are exposed to a wide array of potential losses. These include:

- > A/C systems
- > Air and refrigeration compressors
- > Boilers
- > Compressors and pumps
- > Computers
- > Copiers
- > Electrical generating equipment
- > Electrical systems
- > Fuel fired equipment
- > Gears and gear sets
- > Generators
- > Motors
- > Pressure vessels
- > Production equipment
- > Refrigeration units
- > Telephone systems
- > Transformers
- > Water heaters

Often this equipment requires sophisticated diagnostic tools and skilled technicians to oversee a potential repair. Equipment breakdown coverage protects your business against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown. Best of all, this additional coverage follows the terms and conditions of your commercial insurance policy.

Commercial Equipment Breakdown Coverage includes:

- > Expediting Expenses, no limit
- > Green Coverage
- > Industry Leading Wording/Sub-Limits
- > Pollutant Cleanup up to \$250,000
- > Spoilage up to \$250,000
- > Upgraded Replacement Coverage
- > **NEW** Risk Improvement 10% of paid loss up to \$10,000
- > **NEW** Temperature Fluctuation up to \$5,000
- > **NEW** Off-Premises Coverage up to \$25,000
- > **NEW** Data Restoration up to \$100,000

Did You Know?

Sixty-five percent of all equipment breakdown losses are electrical in nature. Until now, along with mechanical breakdown, these losses were typically excluded under your comprehensive commercial insurance policy.

EQUIPMENT BREAKDOWN	% OF LOSSES
Electrical Breakdown	65%
Mechanical Breakdown	30%
Pressure Systems Breakdown	5%

Get Back in Business Fast

Red River Mutual underwrites the equipment breakdown coverage through Mutual Boiler Re; who are committed to keeping businesses fully operational. Once a claim is made through Red River Mutual, Mutual Boiler Re; will respond to claim, assess the loss and provide the proper recommendations to restore business operations as quickly and seamlessly as possible.

Give yourself the coverage, service and convenience you deserve with our Commercial Equipment Breakdown coverage.

Commercial Equipment Breakdown Coverage Enhancements

Red River Mutual has expanded our coverage enhancements and policy wordings for the commercial equipment breakdown coverage to address today's evolving business exposures and emerging risks. The additional policy wordings and definitions are intended to provide more clarity regarding our comprehensive coverage, as outlined below:

Coverage	Coverage Launch	NEW for 2017
Risk Improvement	Not offered.	Covers 10% of the paid equipment breakdown loss amount up to \$10,000 for power quality improvements.
Temperature Fluctuation	Not offered.	Covers the loss of perishable goods caused by any event to covered property that can be resolved by calibrating, resetting, tightening adjusting or cleaning up to \$5,000.
Off-Premises Coverage	Not offered.	Covers up to \$25,000 for the loss or damage to covered property from an equipment breakdown event while temporarily away from a covered location.
Data Restoration	Covers the cost to research, replace and restore lost information on electronic media and records as a result of an equipment breakdown event.	Same broad coverage, plus the limit has increased to \$100,000.
Unauthorized Instruction	Covers equipment breakdown of computer equipment caused by a virus, harmful code or similar instruction.	Same broad coverage, plus policy wording to address this risk under "Additional Coverages."
Electronic Equipment	Covers loss or damage to electronic equipment caused by an equipment breakdown event.	Same broad coverage, plus policy wording to address this risk is listed under "Definitions."
Electronic Equipment Deficiency	Covers electronic equipment under the peril of electrical breakdown.	Same broad coverage, plus policy wording to address this risk is listed under "Definitions."
Cloud Computing	Covers cloud computing under the peril of electrical breakdown.	Same broad coverage, plus policy wording to address this risk is listed under "Service Interruption."

NEW Policy Definitions	Description
Unauthorized Instruction	Pays for a covered equipment breakdown of computer equipment caused by a virus, harmful code or similar instruction.
Electronic Equipment	Pays for a covered equipment breakdown to electronic equipment.
Electronic Equipment Deficiency	Evidence of "physical" damage is not required with regards to electronic equipment.
Cloud Computing	Cloud computing is listed as a service under "Service Interruption."