



Equipment breakdown policies are not alike. Choosing one policy over another is a very critical decision. By choosing Travelers, you not only get a superior policy at a competitive price, you get a strong and professional staff of underwriters, engineers and claims specialists who support every policy we issue. Superior products and service are a Travelers hallmark. The ENERGYMAX 21 equipment breakdown insurance policy exemplifies our commitment to providing excellent insurance to our customers.

Business owners, large and small alike, need to insure against equipment breakdown because standard property policies typically do not respond to such events. Because there are known and unknown risks in our world of technology, it is important to have equipment breakdown insurance that stays in-synch with these risks. Equipment breakdown insurance – a small price to pay for insuring healthy businesses in the 21st century.

THE POLICY

It's not often an insurance policy makes for easy reading. The Travelers ENERGYMAX 21 policy is very simple to understand. The coverage is there, spelled out in straightforward terms. All you need to decide is the level of protection your business needs, should the worst-case scenario happen. And should you need any guidance in this important decision-making process, our professional staff is there to help.



CLAIM SERVICE

Travelers' dedication to customer service has led to the development of one of the most advanced, comprehensive claim management systems in the industry. By recognizing that "one size does not fit all," Travelers allows its customers more options and choices in claim service delivery than our competitors. We've struck the right balance between lower costs and customized approaches. The balance boils down to this: expert customer service.

RISK CONTROL

Travelers has an entire team of board-certified engineers dedicated exclusively to servicing the complex equipment breakdown business. All are commissioned to provide statutorily-mandated inspections of boiler and pressure vessels. These specialists can also evaluate or assist in establishing maintenance and repair programs for all types of mechanical and electrical equipment. Plus, if needed, they will work with insureds to identify when predictive services can assist in your operations.

ENERGYMAX 21 COVERAGES

Travelers ENERGYMAX 21 coverage is self-contained. This means that comprehensive equipment breakdown coverage is automatically included in the policy, so there's no need for guessing. You'll also be pleased with our broad definition of what is covered, should a breakdown occur. See our Comprehensive Breakdown Coverages chart on the next panel.

Even seemingly minor equipment failure can have a major impact on a company's bottom line. Here are a few examples:

OFFICE BUILDING

A 200-ton air conditioning system froze due to control failure. Since it was summer, a rental unit had to be brought in until the main unit was returned to service.
Loss: \$31,000 Extra Expense: \$11,500

RESTAURANT

A water heater overheated and ruptured due to a control failure and a malfunctioning relief valve. The building also suffered water damage.
Loss: \$72,000 Business Interruption: \$42,100

MANUFACTURING FIRM

A 1000 kva transformer failed due to a supply line switching surge. A rental unit was located within two days and used until the owned transformer was rewound.
Loss: \$18,000 Extra Expense: \$24,000

MACHINE SHOP

The tail stock on a large lathe failed due to fatigue, dropping a turbine rotor while it was being machined.
Loss: \$138,900 Extra Expense: \$25,000

HOTEL

An incoming voltage surge resulted in the failure of both the communication and environmental control systems.
Loss: \$120,000 Business Interruption: \$210,000

RETAIL STORE

A 75-horsepower reciprocating air conditioning compressor failed due to a liquid slugging.
Loss: \$5,780



COMPREHENSIVE EQUIPMENT BREAKDOWN COVERAGES

Property Damage	should a breakdown cause damage to your covered property
Business Interruption	should a breakdown cause a decrease to your net income
Extra Expense	should you incur additional cost to operate your business following a breakdown
Spoilage	should a breakdown cause raw materials, property in process or finished products to spoil
Utility Interruption	should you experience a loss caused by a breakdown at a utility
Brands and Labels	allows for and covers the cost of covered branded goods that have been damaged by a covered cause of loss to be re-labeled, prior to being taken as salvage
Contingent Time Element	to protect against loss of income or incurred extra expense caused by a breakdown to non-owned businesses you depend on to supply, deliver, buy or sell your product or which attracts customers to your business
Data/Media	should either be lost or corrupted as a direct result of a breakdown
Errors in Descriptions	should an unintentional error occur which interferes with the payment of a loss
Expediting	to expedite the permanent repairs or replacement of your damaged property
Newly Acquired	to automatically provide coverage for new locations until they are reported
Ordinance or Law	to provide protection against increased costs due to local ordinances and laws
Ammonia Contamination	should covered property be contaminated by ammonia
Hazardous Substances	should covered property be contaminated by hazardous substances
Water Damage	should covered property be damaged by water as the result of a breakdown
New Generation Coverage	replaces unrepairable equipment with state-of-the-art technology at up to 125 percent of replacement value
Selling Price Valuation	for property manufactured by an insured and spoiled finished goods
Extended Warranty or Maintenance Service Contract	covers loss of unused extended warranty or service contract costs



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

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