

## Round Out **YOUR** Coverage. Equipment Breakdown Insurance

Equipment Breakdown Coverage from the experts — Hartford Steam Boiler — complements your GuideOne Insurance plan. And, for typical risks costs less than you would expect.

## Trust the Experts

Since 1947, GuideOne Insurance has been dedicated to knowing and serving the special insurance needs of our valued customers. In the commercial market, we focus on insuring houses of worship, senior living communities and educational organizations. Our company strives to exceed customer expectations by providing quality insurance coverage, while relying on our core values of integrity and trustworthiness. Our stability and longevity have earned us excellent ratings within the insurance industry.

## So Much **COVERAGE** For So Little Money

Call your local GuideOne agent today and find out how Equipment Breakdown Coverage for your institution can provide peace of mind for you and your community at an affordable price.



*Valuing Customers As Partners*

1-888-218-8561  
www.guideone.com

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*Due to applicable state laws, certain coverages may not be available in your state. Please see policy for details on coverages. See your local GuideOne Insurance agent for coverage availability.*



## Equipment Breakdown



## Equipment Breakdown **COVERAGE** Because **YOU** Have More To Protect.

Your institution cares for its members and serves the needs of your community in countless ways. But, what would happen if equipment vital to your institution were to break down, causing you to close your doors to the community you serve?

GuideOne Equipment Breakdown Coverage offers special coverage for electrical failures, mechanical breakdowns and more to ensure your institution is always a vital part of the community.

### Why **CHOOSE** GuideOne?

At GuideOne Insurance, we understand the special challenges communities like yours face, and we work with you to find solutions. And while some solutions include insurance, we understand also it means offering additional services — from employee screening to construction financing to loss control. By getting to know you and your organization better, we create an insurance plan that's specific to your unique needs. Choose GuideOne and discover why our experience makes a difference.

### Is Your **EQUIPMENT** At Risk? Consider these common exposures—

**Electrical equipment** — electrical system breakdowns are a leading cause of equipment and income losses. Common causes of loss are loose connections, overload conditions and supply line surges.

**Mechanical equipment** — equipment used around the clock such as pumps, fans, motors, refrigerators, and more, breakdown often due to operator error, electrical disturbance and oil contamination.

**Air conditioning and refrigeration systems** — causes of breakdowns include lack of lubrication, rapid weather change and control failure. Compressor repair can cost \$10,000 - \$20,000 and refrigerant replacement can total in the thousands.

**Business equipment and systems** — computers, faxes, phone systems, security systems and communications equipment rely on sensitive electronic technology. Common causes of loss are power surges, power interruptions and overload conditions.

**Boilers and pressure vessels** — cookers, sterilizers and tanks for compressed air, can breakdown due to scale build-up, control failure or freezing.

## GuideOne Insurance **COVERED** These Recent **LOSSES**.

### Concordia Lutheran Church

A chiller barrel of an air conditioning unit burst and an acidity reaction occurred, damaging the hermetic unit. The unit was replaced.

Loss: \$35,530 — **Covered**

### United Methodist Church

A surge in power resulted in damage to the fuses and computer associated with the church's organ. All fuses were replaced and the computer was repaired.

Loss: \$31,250 — **Covered**

### Hillview Retirement Center

An end cap on a compressor separated. As a result, the compressor malfunctioned causing the motor to burn out. The compressor and the controllers had to be replaced.

Loss: \$21,288 — **Covered**

### St. Mary's College

Circuit boards arced due to water getting into the electrical cabinet through a leak in the roof.

Loss: \$41,092 — **Covered**

### Pacific Christian Church

The winding in a motor associated with an air conditioning unit shorted out due to the malfunctioning of a controller card. Both the motor and controller card were repaired.

Loss: \$24,652 — **Covered**

## What Does It **PAY** For?

The cost of repairing or replacing equipment can place a substantial burden on your congregation. Ultimately, the loss may force your institution to close resulting in a loss of income as well. Equipment Breakdown Coverage can protect you from these and other losses.

### Equipment Breakdown Coverage Highlights

- **Physical Damage:** Cost to repair or replace equipment damaged by breakdown.
- **Business Interruption:** Income loss due to equipment breakdown. For houses of worship this means collections from your members.
- **Extra Expense:** Cost to make temporary repairs or rent equipment needed to limit loss and speed business restoration.
- **Perishable Goods:** Spoilage of food due to equipment breakdown.

## What About **WARRANTIES** and **Maintenance CONTRACTS?**

Warranties and maintenance contracts do not cover many of the causes of equipment failure, such as operator error and misuse (which account for 35 percent of all equipment breakdowns). Warranties and maintenance contracts also won't pay for income loss, spoilage, refrigerant or continuing expenses that you incur due to equipment breakdown, including equipment rental.