

## EQUIPMENT BREAKDOWN COVERAGE

### Coverage Summary

The Indiana Farmers Equipment Breakdown Enhancement Endorsement is specifically designed to enhance the protection provided in the Homeowners policy. For an additional premium, the following coverages are included:

Coverage	Description
<b>Equipment Breakdown</b>	<p>Provides up to \$50,000 per occurrence of coverage under Coverage A and Coverage C, combined, for physical loss or damage which originates in:</p> <ul style="list-style-type: none"> <li>• Boilers</li> <li>• Fired or unfired pressure vessels</li> <li>• Vacuum vessels</li> <li>• Pressure piping</li> <li>• All mechanical, electrical, electronic or fiber optic equipment</li> </ul> <p>Caused by, resulting from, or consisting of:</p> <ul style="list-style-type: none"> <li>• Mechanical breakdown</li> <li>• Electrical or electronic breakdown</li> <li>• Rupture, bursting, bulging, implosion or steam explosion</li> </ul>
<b>Expediting Expense</b>	<p>Affords up to \$3,000 for an expediting expense loss for reasonable costs to:</p> <ul style="list-style-type: none"> <li>• Make temporary repairs</li> <li>• Expedite permanent repairs</li> <li>• Expedite permanent replacement</li> </ul>
<b>Spoilage Coverage</b>	<p>Includes up to \$3,000 for a loss of perishable goods due to spoilage resulting from a lack of power, light, heat, steam or refrigeration.</p>
<b>Pollutant Cleanup and Removal</b>	<p>Provides up to \$3,000 for pollutant cleanup and removal.</p>
<b>Environmental, Safety and Efficiency Improvements</b>	<p>Provides coverage for:</p> <ul style="list-style-type: none"> <li>• Additional cost to replace with equipment that is better for the environment</li> <li>• Safer or more efficient than the equipment being replaced</li> <li>• Up to 125% of what the cost would have been to repair and replace with like, kind and quality</li> </ul>
<b>Green Environmental and Efficiency Improvements</b>	<p>Includes \$3,000 for:</p> <ul style="list-style-type: none"> <li>• Reasonable and necessary additional cost incurred to repair or replace with like kind and quality which qualifies as Green.</li> <li>• Costs for an accredited professional certified by a Green Authority to participate in the repairs or replacement</li> <li>• Reasonable certification costs</li> <li>• Reasonable disposal or recycling costs</li> </ul>
<b>Deductible</b>	<p>Subject to a \$500 per occurrence deductible.</p>

The above coverage descriptions are for illustration purposes only. Please refer to the applicable policy forms for the specific terms and conditions of the coverage afforded.