

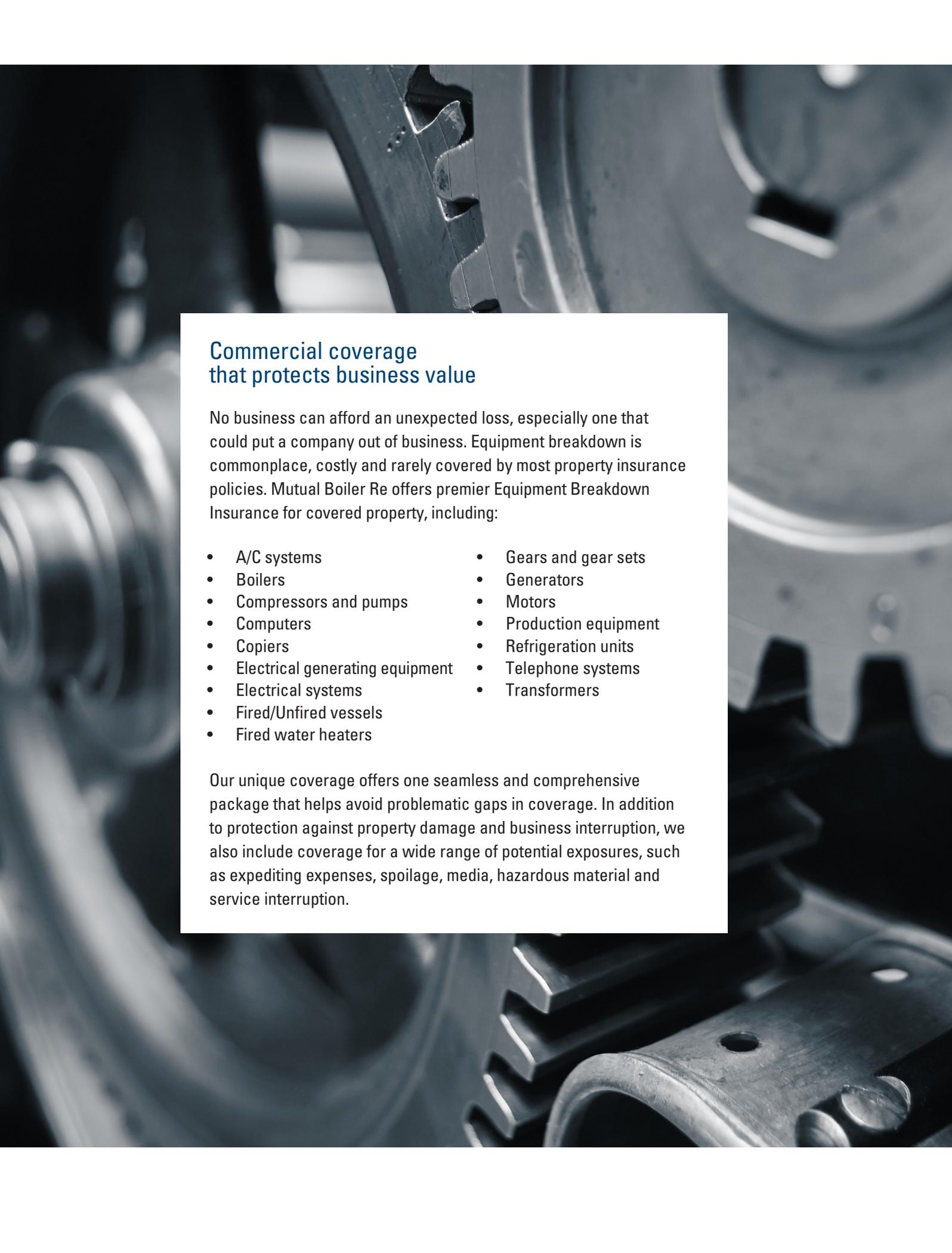
Above & beyond

Listening more intently. Working more collaboratively. That is how we do business at Mutual Boiler Re. By thoroughly understanding our partners' needs and consistently delivering on our promises, we build strong, mutually beneficial partnerships that stand the test of time.

# Setting the standard in Equipment Breakdown Coverage

A member of the FM Global Group, Mutual Boiler Re is a premier provider of equipment breakdown product offerings. We partner with preeminent insurance companies across the country, providing high-performance products, innovative services and advanced loss prevention engineering that enable them to provide superior coverage and develop new business opportunities.

We succeed by remaining true to our core values of advocacy, flexibility and competitiveness. And we take pride in working collaboratively to craft products that reflect each partner's unique needs. This approach offers our partners a range of advantages, from simplified explanation of coverage and claims-handling, to market-leading ceding-commission and profit-sharing arrangements.



## Commercial coverage that protects business value

No business can afford an unexpected loss, especially one that could put a company out of business. Equipment breakdown is commonplace, costly and rarely covered by most property insurance policies. Mutual Boiler Re offers premier Equipment Breakdown Insurance for covered property, including:

- A/C systems
- Boilers
- Compressors and pumps
- Computers
- Copiers
- Electrical generating equipment
- Electrical systems
- Fired/Unfired vessels
- Fired water heaters
- Gears and gear sets
- Generators
- Motors
- Production equipment
- Refrigeration units
- Telephone systems
- Transformers

Our unique coverage offers one seamless and comprehensive package that helps avoid problematic gaps in coverage. In addition to protection against property damage and business interruption, we also include coverage for a wide range of potential exposures, such as expediting expenses, spoilage, media, hazardous material and service interruption.



## Farmowners coverage that eases the worry of costly repairs

Farm repairs aren't what they used to be as farm equipment becomes more and more complex. To protect against expensive repairs, our comprehensive Farmowners Equipment Breakdown Insurance provides superior coverage for a wide range of machinery against loss or damage caused by mechanical, electrical and pressure systems breakdown, including:

- Automatic watering systems
- Boilers
- Circuit breaker panels
- Cleaning systems
- Computerized feeding systems
- Conveyors
- Generators
- GPS equipment
- Heating and cooling systems
- Milk collection equipment
- Refrigeration compressors
- Silo unloaders
- Well/Water pumps

Our coverage encompasses a wide range of potential exposures, including business interruption, extra expense, spoilage, ammonia contamination, service interruption, livestock and poultry losses and more due to equipment breakdown. It also covers all real and personal home systems and property losses due to mechanical or electrical breakdown.



## Homeowners coverage that delivers peace of mind

As today's homes rapidly transform into smart homes stocked with high-tech equipment and systems, homeowners become more vulnerable. Our Homeowners Equipment Breakdown Insurance offers a simple, comprehensive and affordable solution that covers what most homeowner policies exclude, including:

- Appliances
- Electrical systems
- Garden tractors
- Heating and cooling systems
- Home electronics
- Personal computers
- Pool equipment
- Security systems
- Water heaters
- Well pumps

Our flexible, market-leading equipment breakdown coverage is of particular value to new homeowners who may be unfamiliar with the current condition of their equipment. It helps fill insurance gaps, bolsters homeowner confidence and provides you with a unique and valued complement to your homeowners offerings. Our robust coverage includes off-premises coverage, where we'll pay for the loss of covered property while away from a covered location.



# One step ahead

**At Mutual Boiler Re, we continuously look for opportunities to deliver value to our partners through innovative new coverages to keep abreast of all the issues and trends in today's fast-paced business environment.**

## Service line coverage

Because a service line failure is often unforeseen and not covered under most homeowner policies, Mutual Boiler Re offers even more peace of mind with damage protection that includes:

- Underground water and sewer pipes
- Underground power lines
- Wiring used for phone, cable or Internet
- Devices that connect to a public utility provider or private system

## Green coverage

Our green equipment breakdown endorsement is available to all of our partner companies at no additional premium charge. This innovative offering allows your policyholders to replace or repair damaged covered property with greener alternatives—alternatives that are often safer, better for the environment and more energy efficient.

# Keeping you **competitive**

**Providing superior products is just one way Mutual Boiler Re helps our partner companies stay competitive. We also provide a variety of services designed to help you deliver greater value to your policyholders.**



### Jurisdictional inspections

FM Global is an accredited Authorized Inspection Agency in all jurisdictions in the United States and Canada, which means Mutual Boiler Re partner companies receive jurisdictional services throughout these areas. Our inspectors are equipped and trained to deliver inspections of critical equipment, and provide recommendations and assistance to policyholders to resolve any problems discovered during an inspection. We use a web-based solution that simplifies and standardizes paperwork for our partner companies, jurisdictions, inspectors and insureds.

### Loss prevention engineering

With 175 years of FM Global experience and research to draw on, our skilled loss prevention engineers can identify the vulnerabilities in policyholders' operations, quantify these threats and recommend tailored plans to significantly reduce or eliminate them—before a loss occurs. Additional loss prevention services include:

- ⁂ Joint site evaluations to help identify potential hazards
- ⁂ Equipment risk profiles to inform policyholders how their exposures compare with industry peers
- ⁂ Project services to help

prevent a property loss during expansion or construction of new facilities

- ⁂ Loss prevention training
- ⁂ Appraisal services to help ensure that policyholders' physical assets are adequately covered
- ⁂ Equipment maintenance services, such as infrared testing of electrical equipment and transformer oil-testing are available for an additional cost

### Loss investigation

Our claims professionals ensure business continuity for your policyholders and can help them mitigate covered losses. They can also help assess damage, prevent additional physical damage, minimize associated financial impact and restore businesses to operation. When it comes to resolving claims, we respond fairly and swiftly. While our conclusions are based on sound judgment backed by facts and expert opinion, we understand that everyone involved in a claim deserves equal consideration in thought, action and communication.



# Grow **with us**

**As a mutual company, we devote all of our resources to delivering partner company-driven products and services. It's been that way for nearly 140 years.**

Companies choosing to work with us benefit from pricing stability, flexibility in meeting partner needs and the opportunity to shape the products and services we offer together. As a result, you too can go above and beyond, delivering added value by providing your policyholders the industry's leading equipment breakdown protection.

For more information about Mutual Boiler Re's products and services, including customized equipment breakdown reinsurance, please call us toll-free at **800 814 4458** or visit us online at **[www.mutualboilerre.com](http://www.mutualboilerre.com)**.

# Mutual Boiler Re<sup>®</sup>

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