

# Mutual Boiler Re's Commercial Power Plus

## Mutual Boiler Re<sup>®</sup>

Member of the FM Global Group



## 2016 Commercial Coverage Enhancements

Mutual Boiler Re's Commercial Power Plus offers expanded coverage enhancements and additional policy wording for commercial lines to address today's evolving business exposures and emerging risks. Outlined below are brief descriptions for each enhancement.

ENHANCEMENTS	DESCRIPTION
Risk Improvement	Pays up to 10% of the paid equipment breakdown loss amount, to a maximum of \$10,000, for power quality risk improvements where the covered property suffers direct physical loss or damage, regardless of the cause. The "power quality" improvement can be anywhere at the loss location.
Temperature Fluctuation	Pays up to a maximum of \$5,000 for spoilage only for losses where a covered equipment breakdown event has not occurred. The loss resolution must include calibration, resetting, tightening, adjusting or cleaning.
Off-Premises	Pays up to a maximum of \$25,000 for an equipment breakdown loss to covered property while away from a covered location.
Data Restoration	The limit for data restoration has been increased from \$10,000 to \$100,000.
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."

\*Mutual Boiler Re has always provided coverage for these exposures in our equipment breakdown endorsement under the peril of electrical breakdown. New wording has been added to the Mutual Boiler Re Commercial Power Plus form to better define these exposures. No new coverage has been added as a result of these additions.