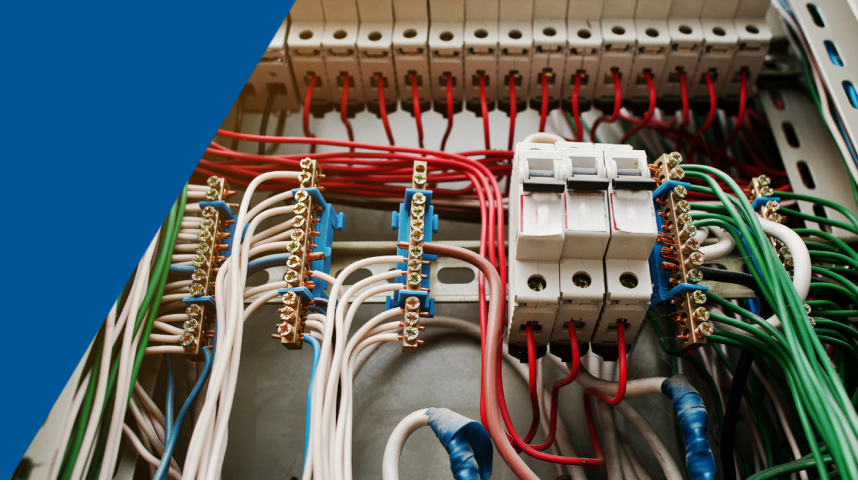


# Mutual Boiler Re's Commercial Power Plus

Mutual Boiler Re<sup>®</sup>

Member of the FM Global Group



## Commercial Risk Improvement Coverage

As a member of the FM Global group, we are excited to offer new coverage for power quality improvements in the new Mutual Boiler Re Commercial Power Plus form. Our Risk Improvement coverage will help provide superior protection against equipment breakdown and property exposures.

Electrical breakdowns contribute to more than 60% of all equipment breakdown losses with a large majority of those losses being caused by electrical power surge. Protection against power quality issues is critical to preventing these types of losses. We understand that upgrades to protect your insureds facilities' may be costly, which is why we are offering risk improvement protection.

With this innovative coverage, Mutual Boiler Re will pay 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 whether the cause was mechanical, electrical or pressure systems breakdown. In addition, the power quality improvement can be located anywhere at the loss location.

### Covered Power Quality Risk Improvements

- Installation of surge protection devices (SPDs) which are installed at the loss location's line disconnect, load disconnect or on specific pieces of equipment. The installed SPDs should be certified by Underwriter Laboratories (UL) or an equivalent standard.
- Upgrade or replacement of electrical panels, switchgears or circuit breakers.
- Electrical wire and wiring improvements, including installation of flexible conduit, junction boxes or ground wiring.

### Loss Example

A power surge damaged multiple appliances and electronics at a restaurant. After replacing much of the equipment, the insured installed a surge protection device on their main service line and upgraded all surge suppression devices connected to the new equipment.

*Property damage:*                      \$32,700

*Risk improvement coverage:* \$3,270