

## What's In It For You?

The MMFI Equipment Breakdown wording provides the necessary coverage for the accidents and breakdowns that are not covered by other property insurance policies, effectively eliminating any gaps' I.e., mechanical breakdown, electrical arcing, rupture or cracking. This coverage is available on all farm out-buildings and equipment and most commercial buildings, equipment and stock. The equipment breakdown limits follow the values insured on the policies and you don't have to find another source for this coverage.

Contact Mennonite Mutual Fire Insurance Company Underwriting Department for more information. We would be glad to answer your questions.

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## We Are At Your Service



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# Equipment Breakdown

Mennonite Mutual Fire  
Insurance Company  
of Saskatchewan



## Equipment Breakdown Fill The Coverage Gap

Other Named Peril Property forms do not cover Equipment Breakdown.

Other Risk Property forms exclude loss or damage caused by:

- Mechanical Breakdown
- Electrical Breakdown
- Centrifugal Force
- Pressure Equipment where loss is by Explosion (other than combustion), Rupture or Cracking, burning out, bulging or collapse.

Other Risk Property forms exclude the following property:

- Pressure vessels & piping that operate over the 15 psi (except portable gas cylinders)
- Boilers, pressure vessels or piping containing steam or water under steam pressure.
- Electrical devices, appliances or wiring due to arcing.



## Common Causes of Equipment Breakdown

- Operator Error
- Improper startup
- Lubrication failure
- Failure of safety devices
- Foreign material
- Supply line surges

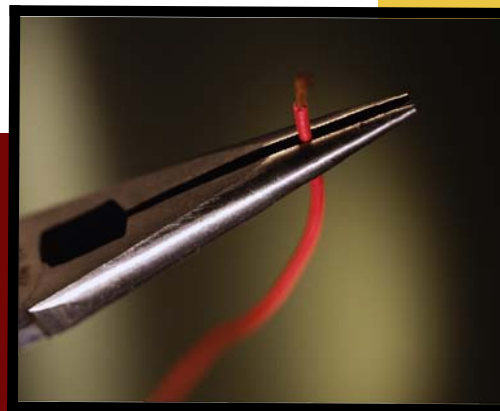
Most warranties and maintenance contracts don't cover the above causes.

MMFI Equipment Breakdown Rider fills in the gaps left by other property insurance policies.

## Breakdown Means

A sudden and accidental failure of insured equipment resulting in physical damage to the equipment which requires that equipment or part of the equipment to be repaired or replaced.

A loss due to non-preventable reasons.



## Equipment Breakdown Does Not Cover

The breakdown of equipment resulting from depletion, deterioration, corrosion or erosion of material.

The breakdown of equipment resulting from normal wear and tear on the equipment.

Breakdown from the above two reasons are not covered because:

- The resulting damage is not the cause of a sudden or accidental failure.
- They are predictable and preventable.
- Proper maintenance can prevent this type of damage.
- The life cycle of equipment sometimes determines when a predictable loss will occur.
- Breakdowns that are the result of vibration or misalignment, foundation and support issues are normally covered by the company doing the installation.
- Breakdowns that result from the designed function of a safety or protective device.

However, if a "breakdown" results, coverage will be afforded for the resultant damage.