

Equipment Breakdown Endorsement
For Property Policies

Policyholder Information

Insured Name	_____
Policy Number	_____
Endorsement Effective Date	_____

Covered Equipment

This endorsement applies to direct physical loss or damage caused by a Covered Cause of Loss to Covered Equipment at the insured premises, subject to the terms and conditions set forth herein.

Definitions

- **Covered Equipment:** Any equipment or machinery as defined in the Property Policy, including but not limited to boilers, pressure vessels, electrical and mechanical equipment.
- **Breakdown:** Direct physical loss or damage to covered equipment resulting from mechanical or electrical failure, including rupture or bursting caused by centrifugal force.

Limits of Insurance

Coverage	Limit
Per Occurrence	\$ _____
Aggregate	\$ _____

Additional Coverages

- Expediting Expenses
- Spoilage Damage
- Data Restoration
- Utility Interruption

Exclusions

- Wear and tear, corrosion, or deterioration
- Defects known prior to policy inception
- Maintenance or service operations
- Loss or damage covered under manufacturer’s warranty

Deductibles

A deductible of \$_____ per occurrence applies to all losses under this endorsement.

Other Terms and Conditions

- This endorsement modifies insurance provided under the Property Policy.
- All other terms and conditions of the policy remain unchanged.

Insured Signature:

Date:

Authorized Representative:

Date: