

EQUIPMENT BREAKDOWN COVERAGE SUMMARY 2022

This is a brief summary of the policy terms and conditions. In the event of conflict between this document and the actual policy wording, the policy wording will prevail.

All currency is Canadian funds unless otherwise stated.

INSURING AGREEMENT:

Subject to all of the terms, provisions and conditions of the policy, if there is a “Breakdown” or “Electronic Circuitry Impairment” of “Insured Equipment” during the policy term, the Insurer will pay for loss to the insured equipment and to other “Insured Property” directly damaged by the Breakdown, or Electronic Circuitry Impairment.

This payment may apply to loss of perishable insured property that spoils solely as a result of the Breakdown or Electronic Circuitry Impairment or to pay Business Interruption/Extra expense costs if this coverage is indicated on your Proposal or Certificate of Insurance.

BENEFITS HIGHLIGHT

The following is a highlight of some of the benefits which may be available under this policy, subject to the limits, definitions, terms, and conditions contained in the policy wording.

TOTAL LIMIT PER ACCIDENT	\$5,000,000.00
REPAIR OR REPLACEMENT	INCLUDED
DEMOLITION AND INCREASED COST OF CONSTRUCTION	INCLUDED
EXPEDITING EXPENSES	INCLUDED
TESTING AND COMMISSIONING	INCLUDED

BUSINESS INTERRUPTION/EXTRA EXPENSE

(other than perils and property insured on the property policy)..... **FOLLOWS PROPERTY**

“HAZARDOUS SUBSTANCES”	\$ 100,000.00
PROFESSIONAL FEES	\$ 250,000.00
MOULD	\$ 10,000.00
DATA & MEDIA	\$ 10,000.00
CONSEQUENTIAL LOSS – including Off Premises Service Interruption	\$ 250,000.00

Deductible: \$1,000.00 All Items except 24 hour waiting period on all Business Interruption losses.

BASIS OF SETTLEMENT

PROPERTY DAMAGE:

The Insurer will pay for insured property which is lost or damaged, as follows:

1. On exposed film, records, manuscripts and drawings, including media and data for electronic and electro mechanical data processing and production equipment the cost of blank material plus the cost of transcription;
2. On all other insured property, the lesser of the cost at the time of the Breakdown or Electronic Circuitry Impairment:
 - a. To repair; or
 - b. To replace with similar property of like kind, capacity, size, quality and function.

The Insurer shall not be liable for:

1. the cost of repairing or replacing any part or parts of a piece of equipment which is greater than the cost of repairing or replacing the entire piece of equipment;
2. more than the cost to replace the property with other property of like kind, capacity, size, quality and function;
3. more than the cost to replace the property at the same or adjacent site, however permission is granted to rebuild on another site without increasing the amount insured; or
4. loss or damage to property which is useless or obsolete to you.

If the damaged Property is not repaired or replaced within twelve (12) months after the date of the breakdown, the basis of settlement will be Actual Cash Value. This is the cost of replacing the damaged property with property of like kind, capacity, size, quality and function less depreciation, however caused.

OFF PREMISES SERVICE INTERRUPTION:

If there is a “Breakdown” or “Electronic Circuitry Impairment” of equipment not owned or operated by Camp, The Insurer shall be liable:

- a. for loss of any “Insured Property” under refrigeration which spoils, but only if the equipment is:
 1. of a type described in the applicable definition of “Insured Equipment”;
 2. located on or within (5) miles of your premises;
 3. owned by the building owner at your premises or by public utility company; and
 4. used to supply telephone, electricity, air conditioning, heating, gas, water, or steam services to your premises.
- b. for loss from a “Breakdown”, but not “Electronic Circuitry Impairment”, of equipment which is used to supply “Cloud Computing Services” to an insured location provided that the equipment is:
 1. of a type described in the definition of “Insured Equipment”; and
 2. located in Canada, the United States of America, or Puerto Rico.

DEFINITIONS

“Insured Equipment” means any equipment owned, leased, operated or controlled by the camp as described below:

- a. any boiler, fired or unfired pressure vessel normally subject to vacuum or internal pressure other than static pressure of contents, any refrigerating or air conditioning vessels and piping or any other piping and its accessory equipment, but not including:
 - 1) and boiler setting, any refractory material or insulating material;
 - 2) any part of a boiler or fired pressure vessel that does not contain steam or water; nor
 - 3) any buried piping, any drainage piping, any sprinkler piping and its accessory equipment;
- b. any mechanical or electrical equipment used for the generation, transmission or utilization of mechanical or electrical power including equipment located on the insured premises used to generate emergency power or equipment used to supply mechanical or electrical power to the insured locations of the Named Insured as stated on each Individual Certificate of Insurance, but not including:
 - 1) any vehicle or self-propelled mobile equipment;
 - 2) any elevator or escalatorbut not excluding any electrical or electronic equipment used with such apparatus; or
- c. any electronic machine, device or instrument used for research, diagnosis, treatment, communication, word processing, data processing, duplicating, monitoring or scanning.

“Insured Property” is:

- a. your property; or
- b. property of others in your care, custody or control and for which you are legally liable.

“Breakdown” means a sudden and accidental failure of equipment resulting in physical damage to the equipment which requires the repair or replacement of the equipment or part of the equipment.

“Breakdown” does not mean:

- a. depletion, deterioration, corrosion or erosion of material;
- b. wear and tear;
- c. vibration or misalignment;
- d. the functioning of any safety device or protective device; or
- e. the failure of a structure or foundation supporting the equipment or a part of the equipment.

“Hazardous Substances” are:

- a. any pollutant, contaminant or other substance declared by a governmental authority to be hazardous to health or the environment; or
- b. any mould, yeast, fungus or mildew including any spores or toxins created or produced by or emanating from such mould, yeast, fungus or mildew, whether or not allergenic, pathogenic or toxigenic.

DEFINITIONS (CONTINUED)

“Electronic Circuitry”

“**Electronic Circuitry**” means microelectronic components, including, but not limited to, circuit boards, integrated circuits, computer chips and disk drives.

“Electronic Circuitry Impairment”

“Electronic Circuitry Impairment” means mean a sudden and accidental breakdown of the “Electronic Circuitry” of “Insured Equipment”, in the Insured’s care, custody or control, that causes the “Insured Equipment” to suddenly lose its ability to function as it had been functioning immediately before the “Breakdown”.

“Electronic Circuitry Impairment” shall not mean:

a. Any condition that can be remedied by:

- (1) normal maintenance, including but not limited to replacing expendable parts, recharging batteries or cleaning;
- (2) rebooting, reloading or updating software or firmware; or
- (3) providing necessary power or supply.

b. Any condition caused by or related to:

- (1) incompatibility of the “Insured Equipment” with any software or equipment installed, introduced or networked within the prior thirty (30) days; or
- (2) insufficient size, capability or capacity of the “Insured Equipment”.

c. Exposure to adverse environmental condition’s including but not limited to change in temperature or humidity, unless such condition results in a loss of functionality. Loss of warranty shall not be considered a loss of functionality.

“Cloud Computing Services”

“Cloud Computer Services” means professional, on-demand, self-service data storage or data processing services, provided through the internet or over telecommunications lines. This includes services known as IaaS (Infrastructure as a Service), PaaS (Platform as a Service), SaaS (Software as a Service and NaaS (Network as a Service). This includes business models known as public clouds, community clouds and hybrid clouds. Cloud Computing Services include private clouds if such services are owned and operated by a third party.

GENERAL EXCLUSIONS

Loss caused by or resulting from:

- a. nuclear reaction or radiation, or radioactive contamination;
- b. war, including undeclared or civil war, or warlike actions;
- c. terrorism;
- d. pollution, except as provided under the Hazardous Substance extension;
- e. hazardous substances, except as provided under the Hazardous Substance extension;
- f. breakdown caused by or resulting from Perils and to Property insured under the Property Policy;
- g. water, resulting from a breakdown of insured equipment if coverage is provided by any other insurance, however any resultant mould damage as a direct result of a breakdown of insured equipment under this policy form is covered to a maximum of \$10,000.00.

CANCELLATION

You may cancel this policy at any time by mailing or delivery advance written notice of termination. The Insurer may terminate this policy by mailing or delivering written notice at least 15 days before the effective date of termination if they cancel for non-payment of premium, or 90 days before the effective date of termination if they cancel the policy for any other reason.