

Princeton Insurance Company

Coverage Comparison

COVERAGE	Equipment Breakdown Coverage CP 1101 09/06	Equipment Breakdown Coverage CP 1101 06/98
Definition of Accident	Accident defined using same language as pertinent exclusions and limitations in Client Company's property forms in order to reduce potential for gaps in coverage and improve readability. Incorporates "fortuitous event" into the definition.	Equipment Breakdown defined using same language as pertinent exclusions and limitations in Princeton Insurance Company's property forms in order to reduce potential for gaps in coverage and improve readability.
Covered Equipment	One comprehensive level of coverage; covered property which, during normal usage, operates under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy	One comprehensive level of coverage; covered property built to operate under vacuum or pressure, other than weight of contents or used for the generation, transmission or utilization of energy
Expediting Expenses	\$25,000 sublimit unless otherwise shown	\$25,000 sublimit
Hazardous Substances	\$25,000 sublimit unless otherwise shown	\$25,000 sublimit
Drying out Coverage	Drying out of electrical equipment following a flood or other specified water event is covered	Drying out of electrical equipment following a flood is covered
Perishable Goods/Spoilage	\$25,000 sublimit unless otherwise shown	\$25,000 sublimit
Ammonia Contamination	\$25,000 sublimit unless otherwise shown, included in Perishable Goods coverage	\$25,000 sublimit included in Perishable Goods coverage
CFC Refrigerants (chlorofluorocarbon)	Covered to policy limit	\$25,000 sublimit
Computer Equipment	\$25,000 sublimit unless otherwise shown; Computers used primarily to control or operate "covered equipment" are not subject to this limit.	\$25,000 sublimit; Computers used primarily to control or operate "covered equipment" are not subject to this limit.
Data Restoration	\$25,000 sublimit unless otherwise shown	Not covered
Environmental, Safety and Efficiency Improvements	Covered up to 125% of the cost to repair or replace with like kind and quality	Not covered
Business Income/Extra Expense	Follows coverage in Property Coverage Form	Follows coverage in Property Coverage Form

Princeton Insurance Company

Coverage Comparison

COVERAGE	Equipment Breakdown Coverage CP 1101 08/06	Equipment Breakdown Coverage CP 1101 06/98
Service Interruption/Business Income/Extra Expense	Covered for equipment contracted to supply specified services; 24 hour waiting period. BI/EE limit applies unless otherwise shown in a Schedule.	Covered for equipment contracted to supply specified services; BI/EE limit applies
Property Damage Deductible	Deductible Selected or follows property form	Deductible follows property form
Business Income/Extra Expense Deductible	Deductible selected - options available, or follows property form	Deductible follows property form
Spoilage Deductible	Deductible selected or follows property form	Deductible follows property form
Loss caused by testing of equipment	Pressure and insulation tests excluded	Pressure and insulation tests excluded
Breakdown of structure, foundation, cabinet, compartment or air supported structure or building	Excluded	Excluded
Breakdown of insulating or refractory material	Excluded	Excluded
Breakdown of sewer piping, underground vessels or piping, any piping forming a part of a sprinkler system or water piping, other than certain piping related to boilers and A/C or refrigerating systems	Excluded	Excluded
Breakdown of vehicle, aircraft, floating vessel or any equipment mounted on such vehicle, aircraft or floating vessel	Excluded. "Vehicle" includes, but is not limited to, car, truck, bus, trailer, train, aircraft, watercraft, forklift, bulldozer, tractor or harvester. However, any property that is stationary, permanently installed at a covered location and that receives electrical power from an external power source will not be considered a "vehicle."	Vehicle is excluded

Princeton Insurance Company

Coverage Comparison

COVERAGE	Equipment Breakdown Coverage CP 1101 08/06	Equipment Breakdown Coverage CP 1101 06/98
Breakdown of dragline, excavation or construction equipment	Excluded	Excluded
Breakdown of satellite or spacecraft	Excluded	Not excluded
Breakdown of equipment manufactured for sale	Excluded	Excluded
Breakdown of any furnace	Not excluded	Not excluded
BI/EE/SI exclusion for lack of due diligence and dispatch, and any increase in loss from an agreement	Excluded	Not excluded
Mold	Follows property form - excluded	Follows property form – excludes fungus
Failure to use all reasonable means to protect property from damage following an "accident"	Follows property form - excluded	Excluded for perishable goods
Media	Excludes any defect, programming error, programming limitation, computer virus, malicious code, loss of "data," loss of access, loss of use, loss of functionality or other condition within or involving "data" or "media" of any kind. But if an "accident" results, we will pay for the resulting loss, damage or expense.	Excludes any defect, virus, loss of data or other situation within "media." But if loss or damage from an "Equipment Breakdown" results, we will pay for that resulting loss or damage.
Animals	Excluded	Follows property form - excluded