



MUTUELLE
D'ASSURANCE
EN ÉGLISE

AGENCE EN ASSURANCE DE DOMMAGES

INFO INSURANCE

Boiler and Machinery Breakdown

Did you know that

Since January 1992, all members who have taken out Property insurance are insured against boiler and machinery breakdown? This guarantee is confirmed in the “EXTENSION(S) – PROPERTY INSURANCE” sections of your insurance policy.

As the Mutuelle assumes the cost of a reinsurance program with a specialized company from its operating income, this coverage is offered at no additional cost.

What is boiler and machinery breakdown insurance?

This coverage complements property insurance, either in the form of specified risks (SR) or broad form (BF) and protects you against the following **boiler and machinery breakdown**, irrespective of whether you are the owner or said boiler and machinery belongs to a third party and is in your care and control:

- a. boiler explosion; over-heating, cracking or collapse of boilers and pressurized recipients;
- b. burning of electrical equipment caused by arcing due to humidity, frayed insulation, loose connections, etc.;
- c. mechanical breakdown of electrical and mechanical machinery;
- d. any electronic machine used for word-processing or data-processing.

Breakdown means the sudden, accidental failure of equipment resulting in physical damage which requires repair or replacement of the equipment.

Additional coverage

- > Reasonable extra expenses incurred to continue operations resulting solely from a **breakdown**;
- > Extra expenses incurred by the application of a law following the **breakdown** of equipment;
- > Cost of reproducing data;
- > Extra expenses resulting from damage to the data incurred by the **breakdown of covered machinery**, to a maximum of \$25,000 (we do not cover loss or damage of data as a result of programming errors).

The same deductible as for Property insurance applies.

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Two reasons for taking out this form of coverage:

1. As the inspection certificate issued by the insurance company's representative is recognized by the Quebec Government, you will no longer be obliged to pay the fee the government charges for its periodical inspection. The certificate also confirms that the equipment is insured against breakdown.
2. If you have had a dual-energy heating system installed recently, this coverage is perfectly justified as electrical panels, **dual-energy heating systems** and computer equipment can be affected by electrical arcing or short circuits. This type of risk is only covered by boiler and machinery breakdown insurance.

This document is not an insurance contract. Please refer to your insurance policy for an explanation of the coverage, exclusions and definition of the terms breakdown, data, media, breakdown, basis for settlement, etc.

Mutuelle d'assurance en Église

1155 Metcalfe Street, 15th Floor, Suite 1562, Montreal (Quebec) H3B 2V6

www.cmae.ca

Customer service: 514-395-4969, toll free 1-800-567-6586

Emergency & Claims (24/7): 1-855-395-2636

Legal Assistance: 1-844-545-8198

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