



## Tech-Enhanced Equipment Breakdown

### Coverage Highlights

Tech-Enhanced Equipment Breakdown includes all of the coverages, services and benefits associated with RAM Mutual Insurance's traditional Equipment Breakdown product, along with a variety of new coverages designed to address today's modern equipment risks. Some key Tech-Enhanced Equipment Breakdown coverages include:

### Microelectronics Coverage:

- Tech-Enhanced Equipment Breakdown adds a second cause of loss for failures when physical damage is not detectable. Coverage is triggered when covered equipment suddenly stops functioning and replacing that equipment or a part containing electronic circuitry restores functionality.
- No special sublimits or deductibles – pays just as if there had been an equipment breakdown accident.
- Subject to certain exclusions for: conditions remedied by normal maintenance, rebooting, reloading, or providing necessary power or supply; software or equipment incompatibility within 30 days of install; failure caused by insufficient size or capacity; exposure to adverse environmental conditions unless these conditions cause a loss of functionality.

### Cloud Computing Service Interruption:

- Adds cloud computing services to service interruption coverage

- Triggering outage must exceed applicable waiting period.
- Subject to service interruption sublimit and deductible.

### Service Interruption Data Restoration:

- Adds data restoration coverage for data lost when there is a covered service interruption.
- Triggering outage must exceed applicable waiting period.
- Data may be at the insured location or in the custody of the insured's cloud computing service provider.
- Subject to data restoration sublimit.

### Off Premises Business Income, Extra Expense and Data Restoration Coverage:

- Extends payment for off-premises equipment breakdown to include business income, extra expense and data restoration, in addition to physical damage.

### Public Relations Coverage:

- Pays for public relations assistance to help manage a reputation that may be damaged by an interruption of business.
- Applies if there is a covered loss of business income.
- Subject to public relations sublimit.