

## Boiler and Machinery Endorsement

In consideration of separate premium charged for this coverage, this policy is extended to cover Boiler and Machinery coverage as follows:

### 1. Coverage Provided

- A. Explosion; rupture; bursting; cracking; burning or bulging; of: steam boilers; steam turbines; gas turbines and steam engines;
- B. Rupture; bursting; cracking; burning; or, bulging; of: pressure vessels; or, piping or apparatus; attached to any: steam boilers; steam turbines; gas turbines and steam engines;

While all such property is owned, operated or controlled by the Insured or under the Insured's obligation to insure.

This endorsement will not cover physical loss or damage resulting from: the explosion of accumulated combustible gases or unconsumed fuel within the furnace of a boiler or pressure vessel, other than combustion gas turbines; or within the flues or passages which conduct the gases of combustion there from.

- C. Centrifugal force on rotating or moving parts of machinery; electrical, mechanical, or structural breakdown of machinery or equipment, including moving or stationary parts within or forming an integral part of such machinery or equipment.

This endorsement will not cover physical loss or damage caused directly or indirectly by or resulting from fire regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

### 2. Property Insured

Coverage provided by this endorsement applies to property insured by the policy, to which this endorsement is attached, and does not include any of the following:

- A. Insulating or refractory material; footing, foundation, mounting pad or settings, or piling.
- B. Vessel or vessel part not under pressure of its contents or under vacuum.
- C. Sewer piping, fire protection piping, or water piping; except piping solely supplying boiler feed water or boiler condensate.
- D. Vehicles, dragline, excavation or construction equipment.
- E. Products manufactured by the Insured unless permanently installed.

### 3. Limit of Liability

The company's maximum limit of liability for any loss under this endorsement will not exceed the limit of liability shown in the declarations.

#### **4. Boiler and Machinery Extensions of Coverage**

The following extensions of coverage are subject to all terms and conditions of this policy. The limit of liability for each Boiler and Machinery Extension of Coverage and the locations to which they apply are as shown in the declarations.

##### **A. Ammonia Contamination Coverage:**

Coverage is provided for insured property contaminated by Ammonia resulting from direct physical loss or damage insured by this endorsement.

##### **B. Hazardous Substance Coverage:**

Coverage is extended to:

- 1) Clean;
- 2) Repair;
- 3) Replace; or
- 4) Dispose of;

Insured Property that is:

- a) Damaged; or
- b) Contaminated or polluted;

By a substance declared to be hazardous by a governmental agency as a result of physical damage not excluded. This coverage extension does not apply to: damage; contamination, or pollution; caused by ammonia.

##### **C. Spoilage Coverage:**

Coverage is provided for insured perishable goods due to spoilage resulting from direct physical loss or damage insured by this endorsement.

Perishable goods are defined as insured property that is subject to:

- 1) Deterioration; or
- 2) Impairment;

As a result of a change of conditions, including but not limited to:

- a) Temperature;
- b) Humidity; or
- c) Pressure.

**5. Deductible Clause**

This company will not be liable for loss or damage in any one occurrence until the amount of loss or damage exceeds the deductible amount shown in the declarations.

**6. Special Conditions**

Suspension

Upon discovery of a dangerous condition, any representative of the company may immediately suspend the insurance with respect to any property insured by giving written notice to the Insured. The insurance that is suspended may be reinstated by the company. The Insured will be allowed the return of the unearned portion of the premium resulting from the suspension of insurance.

If coverage is suspended, it will also be immediately suspended for any:

- A. Mortgagee;
- B. Lender; or
- C. Additional named interest;

By written notice of suspension.

All other terms and conditions of this policy remain unchanged.