

## Notice to Policyholders

### American Strategic Insurance/American Capital Assurance/ Safe Harbour Underwriters



### Equipment Breakdown Coverage

*Equipment failure due to mechanical or electrical breakdown is more common than fire.*

Most of you, our Insureds, have equipment and need Equipment Breakdown coverage. Equipment Breakdown Coverage covers over 1,000 types of equipment including, air conditioning units, telephone systems, refrigeration units, motors, pumps, compressors, data processing equipment, business and communication equipment, electrical equipment, boilers and much more. It covers this equipment for losses due to mechanical breakdown, steam explosion and electrical arcing.

Safe Harbour Underwriters on behalf American Strategic and American Capital will now include this additional coverage. Providing coverage in conjunction with your ASI/ACA wrap policy enables us to provide this protection at dramatic savings compared to purchasing a separate policy. The savings generated by not having to issue an extra policy are passed on to you.

In cases where an inspection of your systems is required, this service is provided at no additional cost. If you have questions about this service or require a jurisdictional inspection, please call (approximately 60 days prior to certificate expiration):

**Mutual Boiler Re  
Jurisdictional Inspection Service Line  
(866) 594-1257**

As more and more people use computers and electrical devices, our Equipment Breakdown Coverage provides coverage for you where it did not exist before. In addition, this protection gives you broader coverage and fewer coverage gaps at a tremendous savings and within one policy. We at Safe Harbour Underwriters /American Strategic Insurance/American Capital Assurance are excited about being able to offer you this broadened coverage.

No coverage is provided by this notice, nor can it be construed to replace any provision of your policy. You should read your policy and any related endorsements, and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

If you have any questions, please do not hesitate to contact your insurance agent.