

Patriot Insurance Company Announces Equipment Breakdown Enhancements

Patriot Insurance Company is pleased to announce upcoming upgrades to our Commercial Lines equipment breakdown coverage forms for businessowners and commercial property policies. The updated forms will begin attaching to all new and renewal Commercial Lines policies with equipment breakdown coverage, effective April 1, 2023, and later.

These enhancements include electronic circuitry impairment, off-premises equipment breakdown, resultant loss from cyber events, and enhanced service interruption for internet, telecommunications, and cloud computing services, among others.

Importantly, please note that no current coverages are being removed, reduced, or restricted with this update. Rather, we are modernizing these forms with additional and enhanced coverages to continue to meet the evolving needs of our policyholders.

An advisory notice announcing these updates will be distributed to all current policyholders beginning January 1, 2023. A copy of this notice can be viewed by [clicking here](#).

Should you have any questions, please reach out to your Commercial Lines underwriter or field manager.