

New Coverage!

Equipment Breakdown Coverage

Our new Equipment Breakdown coverage broadens your policy and covers against loss by mechanical or electrical breakdown that was previously excluded.

Typical loss for your rental or seasonal home:

Imagine the air-conditioning system in the home quitting during a heat wave. The repairman informs you that the compressor had an internal failure and needs to be replaced. Most rental/seasonal policies won't cover this, but with our new Equipment Breakdown addition, you'll be covered. We'll pay for the repairs, less the deductible.

Some restrictions and exclusions do apply. See policy for exact coverage description.

What does this coverage cost?

\$25 annually (no matter how many dwellings), and a deductible of only \$500 (no matter your policy deductible)



Included with this coverage is our new green equipment breakdown endorsement, which gives you incentive to repair or replace damaged property in an environmentally friendly way. When you experience a loss of mechanical, electrical or pressure equipment, you'll have the opportunity to go green.



What types of things are covered?

- Compressors, pumps, engines
- Electrical systems
- Furnaces
- Generators
- Home appliances (e.g., dishwashers, washing machines)
- Hot-water heaters
- Motors, fans, vacuum systems
- Refrigerators and freezers

