

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 home:

Imagine coming home during a heat wave to discover that your air-conditioning system has quit. The repairman informs you that the compressor had an internal failure and needs to be replaced. Most Homeowner policies won't cover this, but with our new Equipment Breakdown addition, you'll be covered. We'll pay for a new A/C unit, less the deductible. We also cover all electronic devices in your home, as well as anything mechanical.

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

What does this coverage cost? \$15 annually, and a deductible of only \$500—no matter your policy deductible.

What types of things are covered?

- Compressors, pumps, engines
- Computers and other home electronics
- Televisions
- Home audio systems
- Electrical systems
- Furnaces
- Generators
- Home appliances (e.g., dishwashers, washing machines)
- Hot-water heaters
- Motors, fans, vacuum systems
- Refrigerators and freezers
- Security systems
- Swimming pool heating and filtration systems



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.

