

# Equipment breakdown Homeowners

We are pleased to offer an alternative to home warranty plans. Equipment Breakdown coverage is available through your Homeowners Insurance Policy. Whether you are a renter or a high-value homeowner, we have your equipment breakdown exposures covered.

**If it uses electric power, it is most likely subject to equipment breakdown.** Often this equipment requires sophisticated diagnostic tools and skilled technicians to oversee a potential repair. Equipment Breakdown coverage protects you against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown.

Off-Premises coverage is now included. Coverage was previously limited to "Residence Premises" and now we've extended coverage for property that is away from the described premises.



## EXPOSURES

- Clothes washers and dryers
- Computer equipment
- Dishwashers
- Freezer units
- Garbage disposals
- Heat pumps
- High efficiency home heating and central A/C systems
- Home security systems
- Kitchen refrigerators
- Lighting and home environment monitoring
- Microwaves
- Ovens
- Sump pumps
- Surround sound systems
- Swimming pool equipment
- Televisions
- Water heaters
- Well water pumps

## Typical losses

During a family vacation, a storm caused a power outage. A laptop computer and cell phone were charging when the outage occurred. When power was restored, a voltage spike damaged the items beyond repair and required their replacement. With the Off-Premises coverage, the homeowner would now be covered.

**Cost of Repairs:                    \$3,750**

A personal computer (PC) used to control multiple systems (HVAC, lighting and irrigation) within the home sustained electrical damage from a power surge. Replacement of the computer and the unique programming was required.

**Property Damage:                \$3,775**