

Home Equipment Breakdown – An Uncomfortable Exposure

The heating, cooling and electrical equipment that keeps your customers comfortable and secure in their homes is at risk. Yet many agents and homeowners take this critical equipment – the heart of the home – for granted.

Many assume warranties, service contracts or their homeowners policy protect them.

Now, for pennies a day, you can offer home equipment breakdown coverage as an option with our homeowners policy. The coverage fills an important gap, sparing your customers – and you – an uncomfortable and costly surprise when a breakdown happens.



TODAY'S HOMES HAVE MORE RISKS.

Homeowners have more critical equipment exposures than ever. Our new coverage includes:

- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Furnaces, heat pumps, heaters, solar heaters
- Well pumps
- Back-up generators
- Chair lifts and elevators
- Electrical service panels
- Pool equipment
- Central vacuums

WARRANTIES ARE NOT ENOUGH.

Intended for everyday maintenance, home and extended warranties can be very limited and expensive. Equipment breakdown insurance protects from larger losses, which can easily cost thousands.



BREAKDOWNS ARE COMMON. LOOK AT THESE CLAIMS.

During winter, sediment build-up caused two sections of a boiler to crack and break down. A weekend rush job to replace the sections and restore the boiler to operation meant unexpected expenses.

Total paid claim: \$2,505

Dust accumulation in a main electrical service panel led to an arcing incident, leaving the house without power. An electrician removed the old panel box and breakers, located a suitable replacement and installed new equipment.

Total paid claim: \$1,700

During a storm, the engine driving an emergency generator broke down when the oil pump failed. The motor, generator bearings and rotating elements were so damaged the entire unit had to be replaced.

Total paid claim: \$6,500

Metal fatigue led to damage in the refrigerant line of a three-ton air conditioning compressor. The repair contractor replaced the line, compressor and coil.

Total paid claim: \$3,000



YOUR CUSTOMERS ARE COUNTING ON YOU.

Help your customers protect their homes more completely. Add our equipment breakdown coverage to their homeowners policy.

