

# Home Equipment Breakdown:

## WILL YOUR CUSTOMERS HAVE AN UNCOMFORTABLE SURPRISE?

Comfort. Security. Convenience. They're what home is all about. But most people take the heart of their home – critical equipment that provides heating, cooling and electricity – for granted.

What's more, homeowners assume their critical equipment is protected. By their homeowners policy. Warranties. Or service contracts.

But in many cases, that's not true. And when a breakdown happens it can be very costly. And very uncomfortable for your customers...and you.



## NOW, PROTECT THEM FOR PENNIES A DAY.

We now offer home equipment breakdown coverage as an option for our homeowners policies.


Include this coverage for pennies a day and your customers will be protected from costs as high as \$6,000 or more should they experience a critical equipment breakdown.

We bring you this simple, affordable solution through a partnership with a leading equipment breakdown insurer – Hartford Steam Boiler – a company with an unmatched product and claims reputation.


Now it's easy to offer added value and set your services apart by helping to fill this important gap and sparing your customers a costly surprise.

## TODAY'S HOMES HAVE MORE RISKS.

Though most don't realize it, homeowners now have more critical equipment exposures than ever. Some of the types of equipment common to today's homes – included in our new coverage:



- 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



## WHY WARRANTIES ARE NOT ENOUGH.

Home and extended warranties may offer homeowners a sense of security. But protection can be very limited and expensive. Home and extended warranties are intended for everyday maintenance. Equipment breakdown insurance for homeowners protects from larger losses. Your customers can count on us to cover the home equipment that provides comfort, security and convenience.

## THE RISKS ARE REAL. SO ARE THESE CLAIMS.

**Equipment breakdown is more common than you think. Here are some real examples.**

During a frigid winter, sediment build-up caused two sections of a boiler to crack, causing a breakdown. A weekend rush job to replace the sections and restore the boiler to operation resulted in unanticipated expenses.

**Total paid claim: \$2,505**

Dust accumulation in a main electrical service panel led to an arcing incident that fused much of a home's central wiring, leaving the house without power. A licensed electrician's emergency services entailed removing the old panel box and breakers, locating a suitable replacement and installing the new equipment.

**Total paid claim: \$1,700**

During an ice 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**

Sand intrusion into a rural home's well pump caused the impeller to fracture. Repairs required excavation and removal of all well piping to replace the pump.

**Total paid claim: \$2,800**

## YOUR CUSTOMERS ARE COUNTING ON YOU.

**Your customers look to you to provide the coverage they need.**

Help them protect their homes more completely by adding equipment breakdown coverage to their homeowners policy.



This is only a summary of the coverage. Please refer to the Coverage Terms and Conditions for actual coverage and claims filing details.

