



Affordable protection for sophisticated household equipment

From kitchen appliances to home entertainment equipment to air-conditioning systems, more and more of today's homes are outfitted with sophisticated equipment. In response to this progress, we offer equipment breakdown coverage for homeowners policies. This enhancement will help protect you from costly equipment breakdowns.

While not a warranty program, this valuable coverage protects homeowners from the costs associated with repairing or replacing sophisticated household equipment damaged by mechanical, electrical or pressure failure. The goal is to reduce potential gaps in coverage and terms while still remaining affordable.

Let's face it, breakdowns happen. The more sophisticated the household equipment is, the more costly it becomes to repair or replace. When you figure the cost of our equipment breakdown protection is just a fraction of the total cost of homeowners insurance, it's a small price to pay for peace-of-mind protection.

Sample losses

Air-conditioner chiller freezes up and requires replacement.

TOTAL LOSS: \$3,800

Voltage spike damages home entertainment system including receiver, video player and plasma TV.

TOTAL LOSS: \$6,000

Covered Equipment

- Air conditioners
- Computers and peripheral equipment
- Electrical doors and locks
- Equipment related to hobbies, woodworking, restoring cars, etc.
- Heating equipment
- High-efficiency lighting systems
- Home entertainment equipment
- Home gym equipment
- Jacuzzis and related equipment
- Kitchen appliances
- Pumps
- Sauna equipment
- Security systems
- Swimming pool equipment
- Telephone systems
- Washers and dryers
- And more...