



Equipment Breakdown

Homeowners depend on the comfort, convenience and security their home systems and equipment provide. Unfortunately, most homeowners assume that they're protected by insurance, warranties, or service contracts when heating, air conditioning, hot water, or electrical systems fail. But chances are they're not. A mechanical breakdown can cost thousands of dollars. With *Equipment Breakdown* added to your homeowners policy, you'll have the coverage you need when the unexpected happens.

Examples of covered personal property include:

- Kitchen and laundry appliances
- Home entertainment equipment
- Computers, peripherals, and wireless devices
- Power tools and shop equipment
- Lawn and garden equipment
- Mobile medical equipment
- Portable generators and sump pumps

Examples of covered systems and equipment:

- Central air conditioning
- Boilers, furnaces and heat pumps
- Conventional and solar water heaters
- Radiant floor heating
- Renewable heating (e.g., solar, wind, geothermal)
- Water purification and filtration
- Well pumps, installed sump pumps
- Pool and spa pumps, heating and filtration
- Electrical service panels
- Permanent emergency generators
- Home security monitoring and control devices
- Chair lifts and elevators

Examples of Equipment Breakdown Expenses:

A six-year-old air conditioning compressor operated in an overheated condition for an extended period, leading to an electrical breakdown of the compressor which had to be replaced.

Total Loss: \$5,100

A circuit breaker in a home's electrical panel fails to trip, leading to damaged wiring, light switches, outlets and appliances. Permanently installed appliances and all wiring and control devices were removed and replaced along with the failed circuit breaker.

Total Loss: \$14,000

Equipment Breakdown Coverage Cost:

Homeowner Policy*	\$25.00
Tenant or Condo Policy	\$15.00
Deductible	\$500.00

* Excludes NYC HO 00 02, HO 00 02 & HO 00 08



FOR you

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