







*The information in this brochure may not apply to all rating programs within NYCM Insurance. Please consult with your agent to determine eligibility. The descriptions in this brochure do not represent contract terms. Please consult the policy for further definitions and descriptions of limitations and deductibles.*

*Your independent agent representing NYCM Insurance can also provide a further explanation of coverages and help you find a Homeowners Insurance Program that meets your needs and circumstances.*

*Effective March 13, 2018 New York Central Mutual Fire Insurance Company is rated "A" (Excellent) by A.M. Best. For the latest rating, access [www.ambest.com](http://www.ambest.com).*

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## Equipment & Appliance Breakdown Coverage and Utility Line Expense Coverage

### Examples of Utility Line Expenses:

An underground exterior sewer line on the insured's property was damaged by tree root growth. The driveway and surrounding landscape were damaged while repairing the sewer line.

**Total Loss: \$10,000**

An underground electric service line supplies the insured's house from the street. The line is 25 years old and the movement from frost heave has caused the electric line to be damaged and electric is cut off from the home. The underground service line cannot be repaired, needs to be replaced and goes underneath a rose bush garden.

**Total Loss: \$4,600**

### Utility Line Expense Coverage:

Coverage Limit .....	\$10,000
.....	\$20,000
Deductible .....	\$500.00

Available only for NYC HO 00 03, NYC HO 7, NYC HO 7P and NYC HO 10



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# Equipment & Appliance Breakdown Coverage

Homeowners depend on the comfort, convenience and security their home systems and equipment provide. Unfortunately, most are surprised to learn things like the heating, air conditioning, hot water, or electrical systems are usually not covered by insurance policies, warranties, or service contracts. A sudden mechanical breakdown can cost thousands of dollars, but adding *Equipment and Appliance Breakdown Coverage* to your homeowner policy helps you 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
- Mobile medical equipment
- Portable generators and sump pumps

## Examples of covered home 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 & Appliance Breakdown Coverage 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**

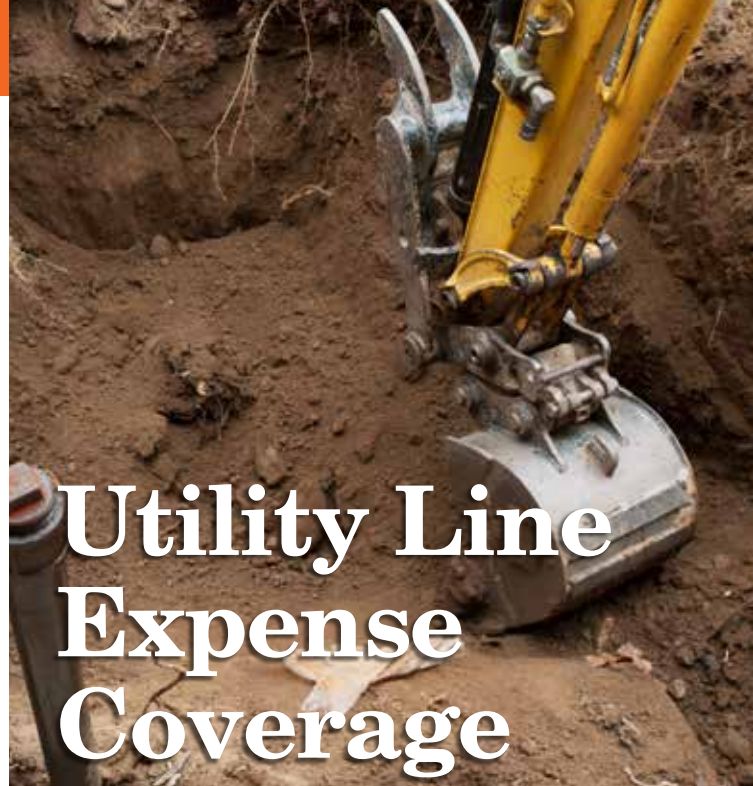
The insured's water softener is 15 years old. The control timer broke and the system cannot be repaired.

**Total Loss: \$1,750**

## Equipment & Appliance Breakdown Coverage:

Coverage Limit .....	\$10,000
.....	\$25,000
.....	\$50,000
.....	\$100,000
Deductible .....	\$500.00

Excludes NYC HO 00 02 and HO 00 02



# Utility Line Expense Coverage

Most homeowners don't realize they are responsible for repairing or replacing damaged underground exterior piping and wiring located on their property. This is an expensive process and is not covered by most homeowner insurance policies. Utility Line Expense Coverage not only pays for your repairs, but also for any damage to outdoor property as a result of those repairs (e.g., driveways, walkways, lawns, shrubbery, and plants). If your home becomes uninhabitable due to the damage, coverage for your hotel and other expenses is included as well.

## Utility Line Expense Coverage includes:

- Water service
- Steam
- Geothermal
- Sewer
- Electrical power
- Communications