

## Equipment Breakdown coverage offers protection that most homeowner warranties don't cover.

Homeowners Equipment Breakdown coverage offers a simple, comprehensive and affordable solution that covers what most homeowner warranties exclude. Unlike limited warranties, Homeowners Equipment Breakdown Coverage is simple and straightforward. Warranties are often expensive, hard-to-manage and usually only cover limited pieces of equipment.

### > LIMITS AND DEDUCTIBLES

Equipment Breakdown is offered on a per occurrence basis. A \$500 deductible and limit of **\$100,000** will apply.

### > REFRIGERATED PROPERTY

We pay for the loss of perishable goods due to spoilage **to a maximum of \$10,000** per occurrence.

### > EXPEDITING EXPENSE

We pay for the reasonable cost to make temporary repairs and to expedite permanent repairs or replacement **to a maximum of \$10,000** per occurrence.

### > POLLUTANT CLEAN UP AND REMOVAL

We pay for the clean up and removal of pollutants **to a maximum of \$10,000** per occurrence.

### > GREEN ENHANCEMENTS

If a covered piece of equipment is replaced with a similar unit that has an Energy Star rating or similar "Green" rating, our Green Coverage will pay **up to 150%** of the replacement cost. Insureds have the ability to upgrade equipment more environmentally friendly and efficient than ever before!

## Homeowners Enhancements



### > OFF-PREMISES COVERAGE

We pay for the loss of covered property while away from a covered location **to a maximum of \$10,000** per occurrence.

**Loss Example:** During a family vacation, a storm caused a power outage. A laptop computer and cell phone were charging when the outage occurred. When power was restored, a voltage spike damaged the items beyond repair and required their replacement. With the Off-Premises coverage the homeowner would now be covered!

# Equipment Breakdown Coverage FAQs

**Q. Is mechanical breakdown on an insured's refrigeration unit covered if the unit overheats due to an internal part breaking?**

A. Yes

**Q. Are damages caused by power surges covered?**

A. Yes

**Q. An insured's television incurred an electrical breakdown to the media box and power supply - is this covered?**

A. Yes

**Q. In the event of a dry fire, caused by a low water condition, would a cracked boiler be covered?**

A. Yes

**Q. Are HVAC units covered after sustaining damages due to locked rotor conditions?**

A. Yes



## Comparing Equipment Breakdown Coverage to Homeowner Warranties

	Equipment Breakdown Coverage	Home Warranty
Cost Per Year	\$32	Average \$500
Off Premises Coverage*	\$10,000	None
Equipment Covered*	All real and personal property included	Not all real and personal property included, available for additional cost
Ease of Repair	Homeowner's choice	Limited by vendor in accepted network
Maximum limit (per Occurrence) <i>Subject to the deductible</i>	\$100,000*	\$10,000
Spoilage*	\$10,000	None
Additional Living Expense*	Yes	None

\* If the loss is caused by a named peril listed in the endorsement.

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