

## Coverage And Services Overview

**Home Systems Protection and Service Line Coverage meet today's homeowner needs.**

### Home Systems Protection Covers A Common Risk

Home Systems Protection covers repairs or replacement when home systems and equipment break down. Though breakdowns are common, many homeowners don't know they're not covered by their homeowner policy, and the high cost of repairs and replacement comes as an unpleasant surprise.

Coverage includes physical damage caused by a "home system breakdown" occurring on or off the "residence premises" resulting from sudden or accidental:

- Mechanical breakdown
- Electrical breakdown
- Bursting, cracking or splitting that requires repair or replacement of all or part of the damaged "covered home equipment"

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
- Kitchen and laundry appliances
- Home entertainment equipment
- Computers, peripherals and wireless devices
- Power tools and shop equipment
- Lawn and garden equipment, excluding riding lawn motors and tractors

- Mobile medical equipment
- Portable generators and sump pumps

Coverage includes:

- Spoilage of perishable goods resulting from a "home system breakdown"
- Loss of use resulting in additional living expenses
- When a "home system breakdown" requires replacement of "covered home equipment", up to 50% more may be paid for equipment that's better for the environment, safer for people, or more energy or water efficient than the equipment being replaced

\*Today's home equipment, equaling 10% to 15% of the home's total value, contains fragile circuitry highly prone to electrical and mechanical breakdown. For just \$32 a year, Home Systems Protection can be included in the Homeowners' insurance package to provide peace of mind, leaving more hard earned money for enjoyment instead of uncovered losses.



*Continued on next page.*

## Service Line Coverage Fills A Gap

Service Line coverage includes repairs to underground pipes and wiring that bring services such as compressed air, drainage, water, power, heating including geothermal, natural gas, propane and steam, waste disposal, data and communications to the home and other structures when damage occurs on the homeowner's property.

Coverage includes:

- Repair of damaged service line
- Excavation costs
- Expediting expenses
- Loss of Use coverage for additional living expenses
- Outdoor property (damaged by repairs)

\*Most homeowners aren't aware that they're responsible for the repair or replacement of service lines between their houses and the public connection. Include Service Line Coverage to fill the gap in the Homeowners' policy for a leak, break, tear, rupture, collapse or arcing event of a covered service line — at only \$23 a year!



## Limits And Deductibles

### Home Systems Protection Coverage Overview

<b>Home Systems Protection Limit:</b>	\$50,000 per occurrence
<b>Deductible:</b>	\$500
<b>Home Systems Protection Coverage:</b>	Physical Damage to Covered Home Equipment Coverage for equipment attaching to the dwelling, other structures and personal property
<b>Loss of Use or Rents:</b>	Follows the homeowners policy Loss of Use limit up to the Home Systems Protection limit
<b>Expediting Expenses:</b>	Included in Home Systems Protection limit
<b>Spoilage Sublimit:</b>	We will pay up to \$500 or the Limit shown on the policy for Refrigerated Property Coverage, whichever is greater. However, in no event will we pay more than \$5,000 under this Spoilage coverage for any "one home system breakdown"

### Service Line Coverage Overview

<b>Service Line Limit*:</b>	\$10,000 per occurrence
<b>Deductible:</b>	\$500
<b>Loss of Use or Rents:</b>	Included in Service Line limit
<b>Expediting Expenses:</b>	Included in Service Line limit
<b>Damage to Outdoor Property:</b>	Included in Service Line limit

\*Service Line coverage is not applicable to mobile homeowner risks, condominium owner risks and contents only risks.