What is equipment breakdown coverage?

EQUIPMENT BREAKDOWN
COVER AG E
L E T S Y O U R E S T E A SY

It’s a simple add-on coverage that fills the gaps in your homeowners insurance policy.

Most homeowners insurance policies don’t cover the cost of repairing or replacing essential equipment in your home when it breaks down. But with Equipment Breakdown coverage, you can rest easy.

Equipment Breakdown coverage is:

- Simple to Understand
- Very Affordable
- Easy to Add

What does it cover? You may be covered for a loss caused by:

**Electrical Breakdown**
- Top Causes:
  - Power surge
  - Equipment overheating
  - Improper ventilation

  Shorted well pump motor: $2,000 to fix without coverage

**Mechanical Breakdown**
- Top Causes:
  - Lack of lubrication
  - Equipment overheating due to prolonged usage

  Seized air conditioning compressor: $2,500 to fix without coverage

**Pressure Systems Breakdown**
- Top Causes:
  - Overpressure
  - Overheating

  Ruptured water heater: $1,100 to fix without coverage

Extra Protection for Peace of Mind

Off-Premises Coverage

Equipment that travels with you is covered from equipment breakdown.

Expedited Expense

Don’t wait to call your repair technician! The cost to expedite necessary repairs is covered.

Green Coverage

Upgrade equipment with environmentally friendly alternatives.

Refrigerated Property

Get reimbursed for perishable goods that spoiled in your freezer or refrigerator due to equipment breakdown.
Thankfully, equipment breakdown covers:

Newer appliances and electronics break down too.

Power surge damage is the leading cause of equipment breakdown and can affect all of your electrical equipment - new or well worn.

- Average cost: $3,250 per claim
- Can damage multiple pieces of equipment at once

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Explore more ways to protect yourself from unexpected equipment expenses.
Visit [http://www.homeownerseb.com/?id=preferred-mutual](http://www.homeownerseb.com/?id=preferred-mutual)

Sources:
https://www.nachi.org/life-expectancy.htm
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