



Home Systems Protection

Enhanced Coverage for Today's Homeowner Needs



Homeowners Face New Challenges

Advancements in technology are wonderful and make our lives easier in so many ways, but when comfort and convenience you've grown accustomed to breaks down, it can be quite expensive to repair or replace. If you're like most homeowners, you're spending more on appliances and electronics to run your home, but how do you manage the cost to fix these items should they stop working? Home Systems Protection¹, a new enhancement to our homeowners insurance, offers a unique solution.

Warranties, Service Contracts Fall Short

Warranties and service contracts, intended for everyday maintenance, offer very limited coverage. Home Systems Protection provides coverage for larger losses including:

- Loss of use resulting in additional living expenses
- Spoilage of perishable goods resulting from a home system breakdown
- When replacement is required, up to 50% more may be paid if the replacement equipment is better for the environment, safer, or more energy/water efficient than the equipment being replaced

Your Critical Equipment Is Covered

Home Systems Protection covers a wide range of critical systems and personal property including:

- Central air conditioning
- Boilers, furnaces & heat pumps
- Conventional and solar water heaters
- Radiant floor heating
- Renewable heating (e.g., solar, wind, geothermal)
- Water purification 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, shop equipment, and lawn/garden equipment
- Mobile medical equipment
- Portable generators & sump pumps
- Well pumps, installed sump pumps, pool and spa pumps, heating and filtration equipment

¹ Coverages may be subject to certain restrictions and limitations and may not be available in all states. Ask your local independent agent for more information.



Home Systems Protection

Enhanced Coverage for Today's Homeowner Needs



Protection That Provides Peace of Mind

Today's home equipment contains fragile circuitry highly prone to breakdown. For just pennies a day, Home Systems Protection can be included in the homeowners' insurance package to provide peace of mind and to leave more hard earned money for enjoyment instead of uncovered losses.

Limits and Deductibles

Home Systems Protection Limit:	\$50,000 per occurrence
Deductible:	\$500 Deductible
Home Systems Protection Coverage:	Physical Damage to Covered Home Equipment Coverage for equipment attaching to the dwelling, other structures and personal property
Loss of Use or Rents:	Follows the homeowner policy Loss of Use limit up to the Home Systems Protection limit
Expediting Expenses:	Included in Home Systems Protection limit
Spoilage Sublimit:	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"