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EXAMPLES OF COVERED EQUIPMENT

- Air conditioning systems
- Ventilation systems and fans
- Furnaces, heat pumps, heaters, solar heaters
- Well pumps, sump pumps and motors
- Electrical power panels
- Boilers, furnaces and water heaters
- Kitchen and laundry appliances
- Back-up generators
- Pool heating and filtration equipment
- Central vacuum systems

Equipment Breakdown Insurance

Many people aren't aware that their standard homeowners policy may not cover the replacement cost or even repair of the important systems they depend on in their homes — heating and cooling, electrical, etc. That's what makes Equipment Breakdown Insurance from National General a huge value to customers.

THE BASICS OF EQUIPMENT BREAKDOWN INSURANCE FOR ONECHOICE HOMEOWNERS®

- Covered equipment is defined as property covered under Coverages A, B or C (excluding lawn equipment)
- Insurance limit: \$50,000
- Deductible: \$250
- Premium: \$42

WHAT DOES IT COVER?

- Expenses associated with repairs or replacement of covered equipment
- Direct physical damage to covered equipment
- Additional living expenses resulting from covered equipment breakdown events
- Spoilage as a result of covered equipment breakdown events
- Additional costs to replace equipment that is better for the environment or more energy efficient
- Damage caused by mechanical and electrical breakdown
- Damage caused by the tearing apart, cracking, burning or bulging of a steam or hot water system or an air conditioning system
- Expediting expense incurred to limit the loss or speed homeowners equipment restoration

Breaking down potential costs for equipment losses

MECHANICAL

- Broken fan/blower causes damage to furnace: replacement cost = \$3,800
- Overuse of heat pump system causes compressor to fail: replacement cost = \$1,872

AIR CONDITIONING

- Lack of lubricant causes compressor to seize up: replacement cost = \$2,534
- Air conditioner quits and a test shows compressor motor shorted to ground: replacement cost = \$1,850

BOILERS & WATER HEATERS

- Temperature control fails in an oil-fired hot water heater, resulting in all water being burned out of the vessel. Sudden entry of cold water destroys vessel: replacement cost = \$2,100
- Faulty water pump circuit causes boiler to continuously fire without adding water for cooling, cracking six sections of the boiler: replacement cost and additional living costs = \$6,325

MAJOR APPLIANCES & BUILT-IN EQUIPMENT

- Electronic controls no longer available for double-oven, requiring total replacement: replacement cost = \$3,750
- Broken shaft in dishwasher rendering it unrepairable: replacement cost = \$1,700
- Mechanical failure of hot tub due to pump discharge housing failure from excessive vibration: replacement cost for pump and custom marble and tile work damaged to access pump = \$1,800

ELECTRONIC EQUIPMENT

- Flat screen TV improperly placed on a console over a heating vent, damaging system: replacement cost = \$2,400
- Laptop short circuits due to dust accumulation. Motherboard and other components severely damaged: replacement cost = \$1,500
- Dust accumulation in main electrical power panel assembly leads to electrical arcing incident, fusing central wiring, leaving home without power and requiring emergency service: replacement cost = \$1,700 and \$150 in hotel expense for one night



An easy and affordable endorsement to our homeowners policies