

EQUIPMENT BREAKDOWN

COVERAGE FOR YOUR HOME



Looking for an affordable alternative to expensive product and home warranty plans? Mutual Boiler Re is pleased to offer Equipment Breakdown coverage through your Farmowners insurance policy.

Your home is full of electrical, mechanical, or pressurized systems that often require specialized diagnostic tools and skilled technicians to repair. Equipment Breakdown coverage protects you against unexpected repair or replacement costs.

In addition to this coverage, loss prevention information and loss adjustment services are customized at a fraction of the cost of limiting home warranty products. As an added bonus, this additional coverage follows the terms and conditions of your insurance policy to keep things simple.

Typical Losses

Example 1:

A 230-volt deep well pump used for domestic water short-circuited to ground. After being pulled from the well to examine it, the adjuster determined that the cost to repair the motor was more than the replacement cost.

Cost of Replacement: \$1,850

Loss of Use: \$186

Example 2:

A personal computer used to control multiple systems (HVAC, lighting, and irrigation) within the home sustained electrical damage from a power surge. Damage to the computer and unique programming required a full replacement.

Property Damage: \$2,975

Covered Exposures

- Clothes Washers and Dryers
- Computer Equipment
- Dishwashers
- Freezer Units
- Garbage Disposals
- Heat Pumps
- High Efficiency Home Heating and Central A/C Systems
- Home Security Systems
- Kitchen Refrigerators
- Lighting and Home Environment Monitoring
- Microwaves
- Ovens
- Sump Pumps
- Surround Sound Systems
- Swimming Pool Equipment
- Televisions (Plasma, LCD, etc)
- Water Heaters
- Well Water Pumps

Contact your Farmers Mutual Hail agent to learn more!