

HOME SYSTEM COVERAGE

Covered Home Equipment

- Home Heating and AC Systems
- Water Heater
- Home Appliances
- Washer & Dryer
- Computer Equipment
- Hot Tubs
- Sump Pumps/Well Pumps
- Chair Lifts

Coverage Includes:

- Damage to Covered Home Equipment
- Spoilage
- Additional Living Expenses & Fair Rental Value
- Expediting Expenses



Covered home equipment means property under Dwelling Building, Detached Structure or Personal Property that generates, transmits or utilizes energy or operates under vacuum or pressure.

Equipment Breakdown means a sudden and accidental mechanical breakdown, or electrical breakdown or busting, cracking or splitting of a "Covered Home Equipment" that results in direct physical damage and requires repair or replacement of all or part of the "Covered Home Equipment"



Exclusions to the Coverage

- Earth Movement
- Electrical Disturbance
- Installation or Repair
- Property Perils
- Water Damage
- Property Covered Elsewhere
- Property Not Covered



Please call your Broker for more Information

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