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Home System Coverage



Germania Mutual Insurance Co.

Introducing New Coverage Effective

July 2016

Filling the Property Policy Coverage Gaps



Protecting homeowners from costly exposures

Germania Mutual Insurance Co. is excited to introduce an affordable alternative to costly product and home warranty plans. Canadian homes keep getting bigger and they are becoming better equipped. Home System Protection provides coverage on a direct physical damage to “covered equipment” caused by a sudden and accidental mechanical or electrical breakdown.

Some equipment that would be covered include:

- Washer and Dryers
- Computer Equipment
- Dishwashers
- High Efficiency Home Heating and A/C Systems
- High Energy Electrical Service Panels
- Home Security Systems
- Refrigerators & Ovens
- Lawn & Garden Equipment
- Microwaves
- Sump Pumps
- Swimming Pool Equipment
- Hot Tubs
- Chair lifts
- Surround Sound Systems
- Televisions (Plasma, LCD, etc)
- Water Heaters
- Well Water Pumps

Even items that you typically think of as disposable: such as garage door openers, exhaust/ceiling fans, DVD players and much more, could benefit from this coverage.

How Does this Coverage differ from Home Warranty? Home warranty is expensive and can restrict certain equipment. Home warranties do not cover personal property, by adding Home System Service to your policy, coverage applies to all real personal property in your home.

Deductible:
\$500.00, or follow the Homeowner Policy deductible.

Home System Coverage Includes:

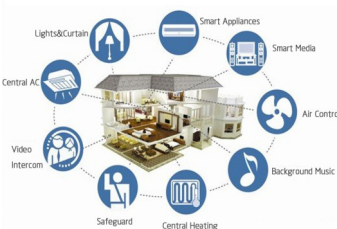
- ADDITIONAL LIVING EXPENSE
- EXPEDITED EXPENSES
- GREEN COVERAGE/POLLUTANT CLEANUP
- EFFICIENCY COVERAGE/SPOILAGE

Did You Know?

OVER 40% OF ALL EQUIPMENT BREAKDOWN LOSSES ARE MECHANICAL IN NATURE

EQUIPMENT BREAK-	% of Loss
ELECTRICAL BREAKDOWN	51%
MECHANICAL BREAKDOWN	42%
PRESSURE SYSTEMS BREAKDOWN	7%

Home System Coverage Loss Examples



Loss #1: Main electrical panel's circuit breaker failed to trip as designed overloading and overheating wiring, lighting switches,

outlets and appliances, which had to be replaced along with the circuit. **Total Loss - \$14,000**

Loss #2: Furnace was damaged when a broken fan/blower caused damage to other parts in a furnace, requiring its replacement. **Cost after installation - \$3,800**

Loss #3: The failure of the water temperature control device in an oil-fired hot water heater resulted in the burner continuing to burn and boil out all the water in the vessel. Sudden entry of cold water on the overheated surface led to complete destruction of the vessel. **Total Loss - \$2,100**