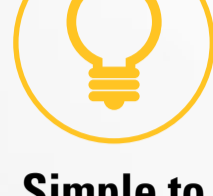


# EQUIPMENT BREAKDOWN COVERAGE LETS YOU REST EASY



## What is equipment breakdown coverage?

Equipment Breakdown coverage is:



**Simple to Understand**



**Very Affordable**



**Easy to Add**

**It's a simple add-on coverage that fills the gaps in your homeowners insurance policy.**

Most homeowners insurance policies don't cover the cost of repairing or replacing essential equipment in your home when it breaks down. But with Equipment Breakdown coverage, you can rest easy.

## What does it cover?

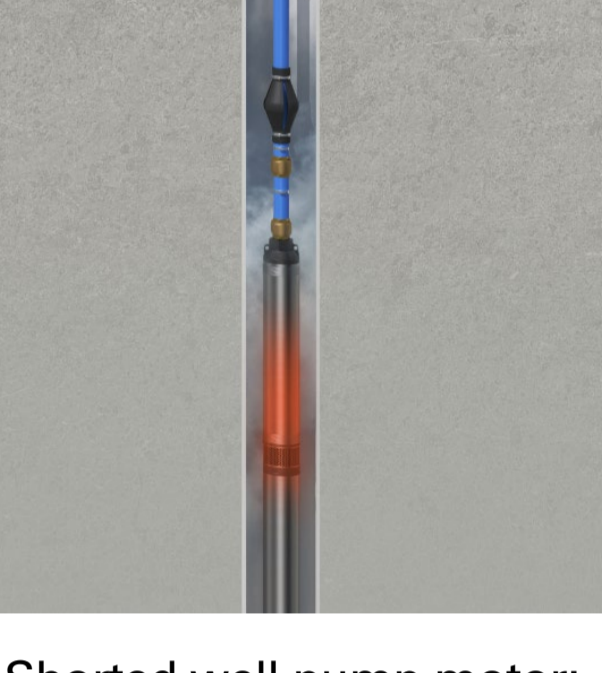
You may be covered for a loss caused by:



### Electrical Breakdown

Top Causes:

- Power surge
- Equipment overheating
- Improper ventilation



Shorted well pump motor: \$2,000 to fix without coverage



### Mechanical Breakdown

Top Causes:

- Lack of lubrication
- Equipment overheating due to prolonged usage



Seized air conditioning compressor: \$2,500 to fix without coverage



### Pressure Systems Breakdown

Top Causes:

- Overpressure
- Overheating



Ruptured water heater: \$1,100 to fix without coverage

## Modern machines aren't made to last.

Within four years of manufacture:



**36%** of side-by-side refrigerators break down

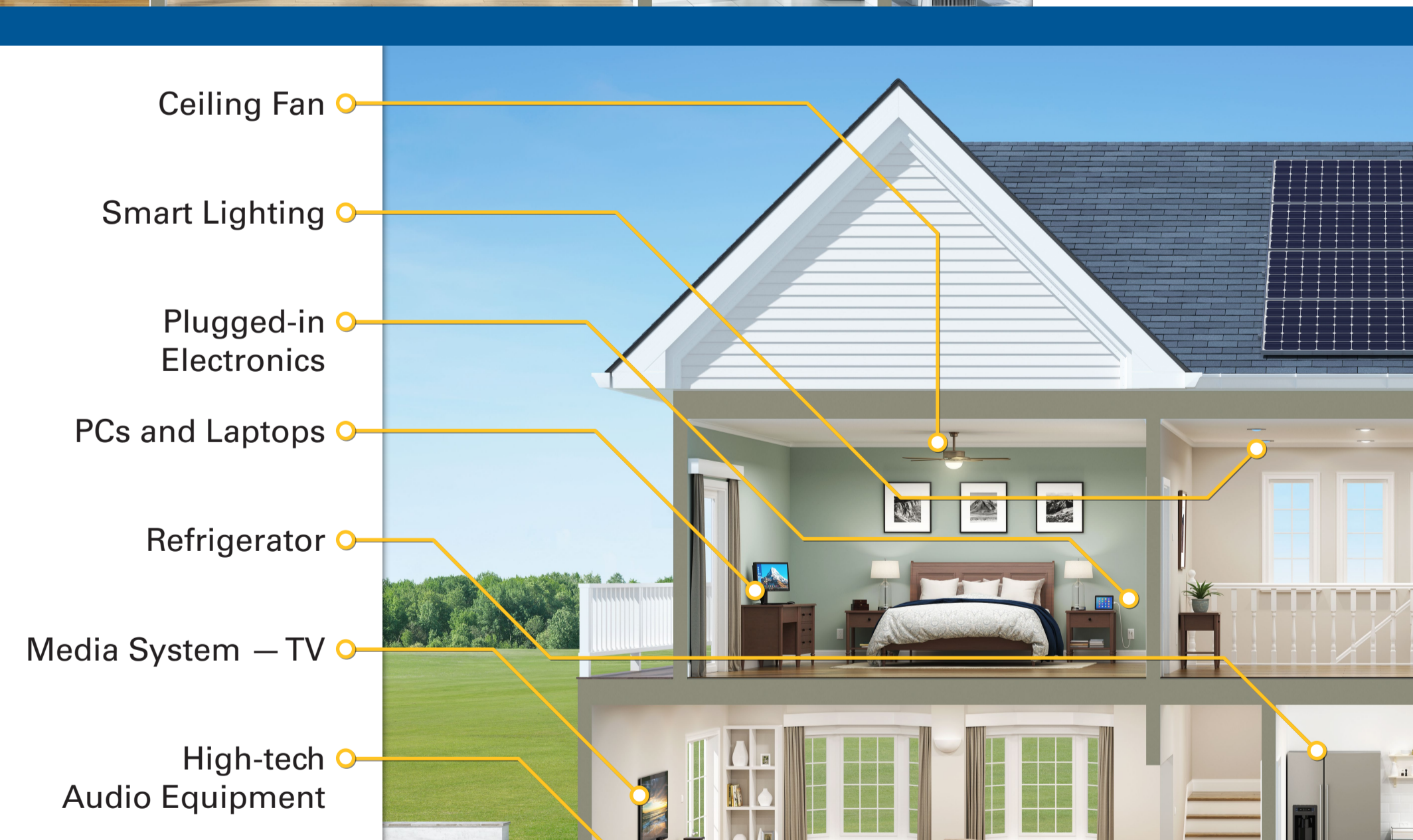
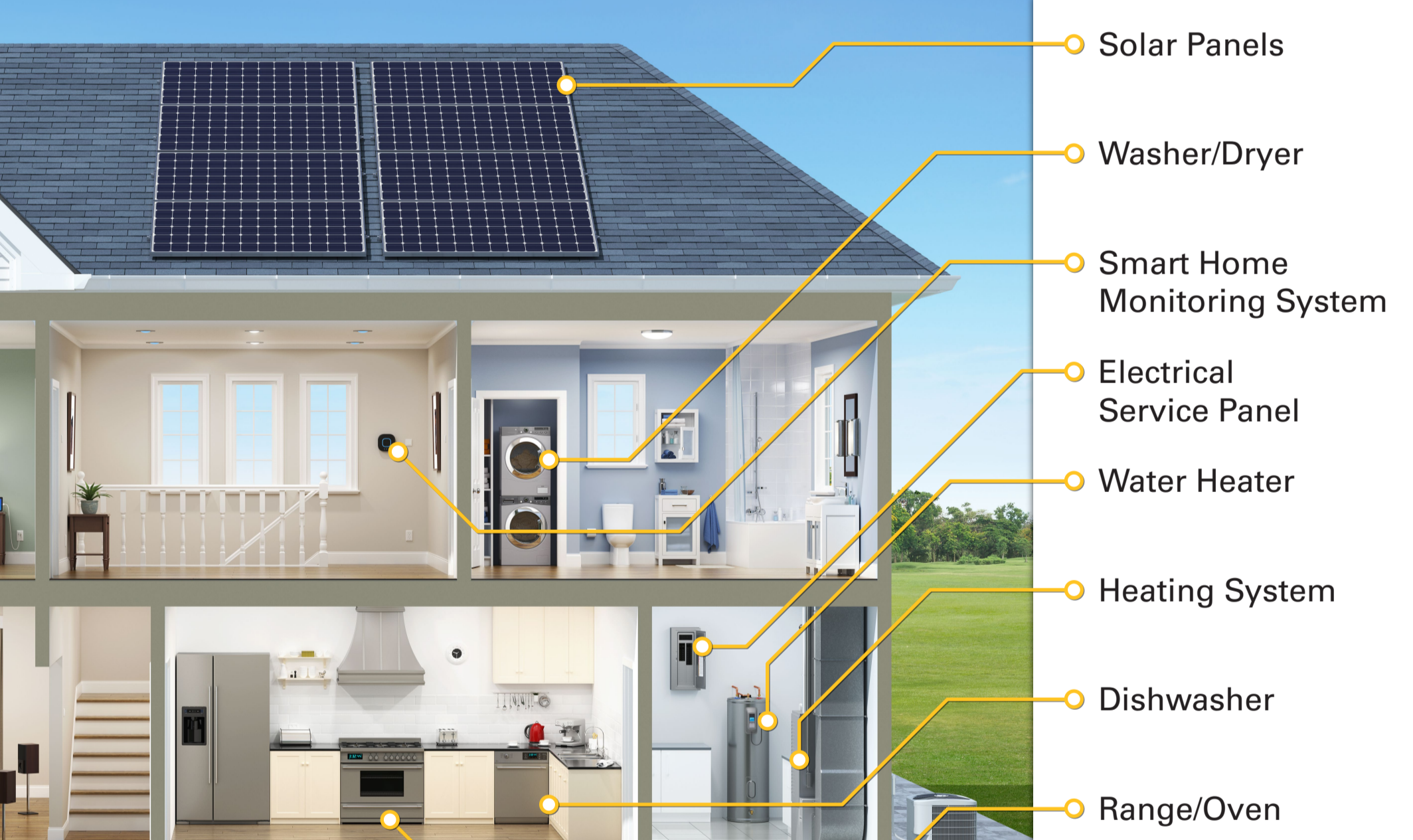


**25%** of front-loading washing machines seize



**20%** of dishwashers break down

## Thankfully, equipment breakdown covers:

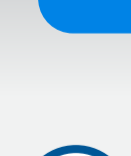


## Newer appliances and electronics break down too.

Power surge damage is the leading cause of equipment breakdown and can affect all of your electrical equipment - new or well worn.

- Average cost: \$3,250 per claim
- Can damage multiple pieces of equipment at once

## Extra Protection for Peace of Mind



### Off-Premises Coverage

Equipment that travels with you is covered from equipment breakdown.



### Green Coverage

Upgrade equipment with environmentally friendly alternatives.



### Expedited Expense

Don't wait to call your repair technician! The cost to expedite necessary repairs is covered.



### Refrigerated Property

Get reimbursed for perishable goods that spoiled in your freezer or refrigerator due to an equipment breakdown.

Explore more ways to protect yourself from unexpected equipment expenses. Visit [www.homeownerseb.com](http://www.homeownerseb.com)

Visit [www.homeownerseb.com](http://www.homeownerseb.com)

Sources: <https://www.nachi.org/life-expectancy.htm>  
<https://www.mutualboilerre.com/products/homeowners/>  
[http://www.dispatch.com/content/stories/home\\_and\\_garden/2014/08/03/fancy--fragile.html](http://www.dispatch.com/content/stories/home_and_garden/2014/08/03/fancy--fragile.html)

NFPA Chapter 14 • NFPA 96

Mutual Boiler Re®

Member of the FM Global Group

Printed in USA ©2018 Factory Mutual Insurance Company. All rights reserved. This info. sheet is made available for informational purposes only in support of the reinsurance relationship between Mutual Boiler Re and its Partner Companies. This information does not change or supplement policy or treaty terms or conditions. The liability of Mutual Boiler Re is limited to that contained in the reinsurance treaty agreement.