



Home Systems Protection Covers U Common Risk

Home Systems Protection covers repairs or replacement when home systems and equipment break down. Though breakdowns are common, many homeowners don't know they're not covered by their homeowner policy, and the high cost of repairs and replacement comes as an unpleasant surprise.

Coverage includes physical damage to "covered equipment" resulting from sudden or accidental:

- Mechanical or electrical breakdown
- Tearing apart, cracking, burning or bulging of a steam or hot water system

Examples of covered systems and equipment:

- Central air conditioning
- Boilers, furnaces and heat pumps
- Conventional and solar water heaters
- Radiant floor heating
- Renewable heating (e.g., solar, wind, geothermal)
- Water purification and filtration
- Well pumps, installed sump pumps
- Pool and spa pumps, heating and filtration
- Electrical service panels
- Permanent emergency generators
- Home security monitoring and control devices
- Chair lifts and elevators

Examples of covered personal property:

- Kitchen and laundry appliances
- Home entertainment equipment
- Computers, peripherals and wireless devices
- Power tools and shop equipment
- Mobile medical equipment
- Portable generators and sump pumps

Coverage includes:

- Loss of use resulting in additional living expenses
- Spoilage of perishable goods resulting from a covered equipment loss
- Up to 50% more may be paid when a loss occurs to replace equipment that is better for the environment, safer for people, or more energy or water efficient than the equipment being replaced

Service Line coverage includes repairs to underground pipes and wiring that bring services such as water, power, data and communications to the home and other structures when damage occurs on the homeowner's property.

Coverage includes:

- Repair of damaged service line
- Excavation costs
- Expediting expenses
- Loss of use coverage for additional living expenses
- Outdoor property (damaged by repairs)

Limits And Deductibles

Home Systems Protection Coverage Overview

Home Systems Protection Limit:	\$ 50,000 per occurrence
Deductible:	\$ 500
Home Systems Protection Coverage:	Physical Damage to Covered Equipment Coverage for equipment attaching to the dwelling, other structures and personal property.
Loss of Use or Rents:	Follows the homeowner policy Loss of Use limit up to the Home Systems Protection limit
Expediting Expenses:	Included in Home Systems Protection limit
Spoilage Sublimit:	\$ 500 for refrigerated property
Service Line Limit*:	\$10,000 per occurrence
Deductible:	\$ 500
Loss of Use or Rents:	Included in Service Line limit
Expediting Expenses:	Included in Service Line limit
Damage to Outdoor Property:	Included in Service Line limit

*Service Line coverage is not applicable to mobile homeowner risks, condominium owner risks and contents only risks.

MyHomeWorks™ Helps Homeowners Save Energy And Money

Higher energy costs have driven up the cost of home management. Our new, complimentary service offers insureds a convenient suite of customizable, interactive tools to help them increase home energy efficiency, save money and inventory home assets.

- **Home Energy Score** calculates a home's efficiency and potential energy cost savings and offers customized information for improving efficiency and lowering energy expenses.
- **Virtual Home Tour** is a fun, interactive way to find energy and money saving opportunities in every room of the house.
- **Home Efficiency Center** is a go-to resource for selecting, using and maintaining home systems for optimal efficiency.
- **Home Inventory Tool** is an easy way to organize photos, receipts and information to create an online catalog of a home's assets and personal records stored safely "off-site" in case a crisis strikes.

The Latest In Homeowner Coverage And Services

A new concept in homeowner protection, Home Systems Protection with MyHomeWorks™ is a coverage and service combination designed to help insureds meet the challenges of home ownership and management they face in today's world.

This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.