

How Can Equipment Breakdown Coverage Benefit You?

Imagine the following...

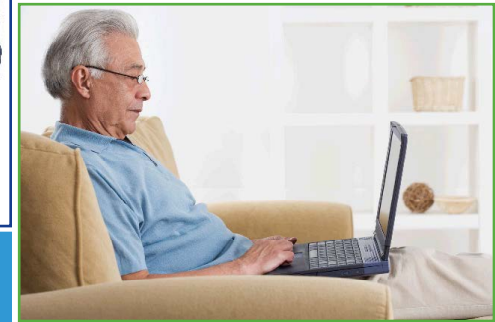
Your family awakens to find you have no water! Your home's water is supplied by an on-site, deep-well pump. The service company suspects the 230-volt pump motor short-circuited to ground and pulled it from the well to assess its condition. Upon inspection, it's determined the cost to repair the pump is greater than the cost to replace it. The pump replacement requires two days to complete. As there is no water available during this period, your family is relocated to a local hotel. Thankfully, your Equipment Breakdown Coverage covers the \$2,100 in property damage, as well as \$800 for the cost of the hotel and food for your family, **a total of \$2,900! You are only responsible for the \$500 deductible!**

During one of the hottest weeks of the summer, your air conditioning system fails. A service contractor informs you the compressor experienced an internal mechanical failure and needs to be replaced. Fortunately, your home is protected by Equipment Breakdown Coverage. **After meeting your \$500 deductible, your policy covers the remaining \$2,800.**

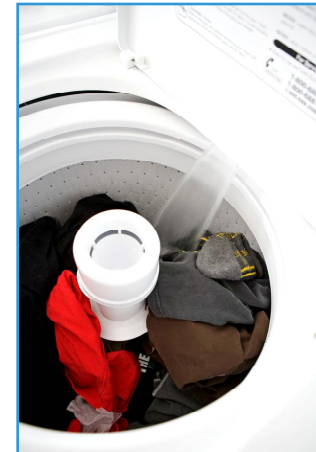
You're preparing to watch the Superbowl on your 46-inch flat screen. A few minutes before kick-off, you turn on the TV only to hear a loud cracking noise and see the screen go blank. The repairman you've hired tells you several internal components on the TV were bad, causing the TV to short out when turned on. The repair will be costly and you would be better off purchasing a new TV. **Thanks to your Equipment Breakdown Coverage, you only have to pay the \$500 deductible to replace your \$3,000 TV.**



When These Break, Will It Break The Bank?



(or Break You?)



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The Equipment Breakdown coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage language, conditions or exclusions, please refer to the policy or contact your Central agent.

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**HOMEOWNERS
EQUIPMENT BREAKDOWN COVERAGE**

Your home is a big investment. It only makes sense to protect that investment with insurance. But what about the investments inside your home? Refrigerators, computers, heating and cooling systems: all of these investments are costly to purchase and just as costly to repair or replace.

With Rewards, Comes Risk

When you purchase these types of expensive yet essential items for your home, you provide convenience, comfort, and security for your family. However, this advanced technology also means a greater chance of experiencing equipment breakdown. Did you know **over 80%** of equipment losses occur from mechanical or electrical breakdowns? Most homeowner's policies typically exclude these types of losses, putting your important investments at risk.



What Can You Do?

Individual warranty plans are available, but are unreasonably costly, confusing and burdensome to manage. You need a way to protect both your home and your budget.

Fortunately, there is an affordable alternative – **Equipment Breakdown Coverage**. This unique product offering extends coverage to your important home systems and personal property due to a covered loss by mechanical or electrical breakdown. The coverage is convenient and seamless – there are no separate warranty programs or fees to manage. Best of all, you can have peace of mind knowing you're covered for the systems you depend on most.

Consider the Alternative

Many home warranty programs can cost in excess of \$400. Retailers' extended warranties can exceed \$125 for each item. Equipment Breakdown Coverage protects you against unexpected repair or replacement due to mechanical or electrical breakdown for a low annual premium.

Minimal Cost, Outstanding Coverage

With a \$100,000 per Occurrence Limit of Liability and \$500 per Occurrence Deductible, you receive the right amount of coverage at a very affordable cost. In addition, you benefit from:

- A deductible independent of the policy level deductible.
- An inexpensive premium relative to your exposure.
- Coverage for the additional costs of repairing or replacing physically-damaged, covered property with systems that are more energy efficient - at no additional premium!

Don't lose sleep over the unexpected. Protect your home and family with Equipment Breakdown Coverage. For more information, please contact your independent insurance agent.

Equipment Breakdown losses will not be used in rating or underwriting. Losses paid under this coverage will not increase the cost of insuring your home.