

# EQUIPMENT BREAKDOWN COVERAGE LETS YOU REST EASY



## What is Equipment Breakdown coverage?

Equipment Breakdown coverage is:



**Simple to Understand**



**Very Affordable**

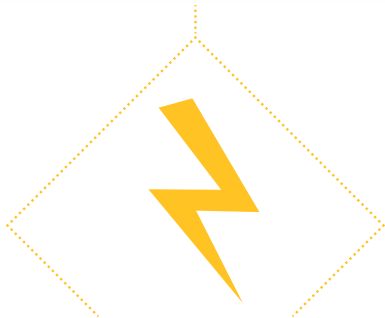


**Easy to Add**

**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.

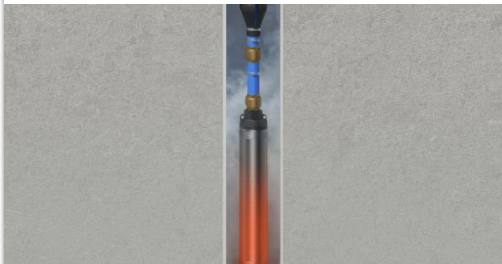
## What does it cover? You may be covered for a loss caused by:



### 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

Explore more ways to protect yourself from unexpected equipment expenses.  
visit <http://www.homeownerseb.com/?id=gulf-states-insurance>



# 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:



## Extra protection for peace of mind



### Off-Premises Coverage

Equipment that travels with you is covered from equipment breakdown.



### Expedited Expense

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



### Green Coverage

Upgrade equipment with environmentally friendly alternatives.



### Refrigerated Property

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



### 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

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