

HOME SYSTEMS PROTECTION COVERAGE

Coverage for a System Failure in Your Home

Coverage is Critical

Home Systems Protection, an enhancement to Safety's Homeowners Policy, offers homeowners assistance in the event of a system breakdown. Homeowners depend on the comfort, convenience and security that their home systems and equipment provide. Unfortunately, many homeowners assume they are protected by warranties or service contracts when heating, air conditioning, hot water or electrical systems fail. However, when protection is not provided, a breakdown can come as a costly surprise – several thousand dollars or more.



The risks are higher than ever because today's home has more equipment and sensitive technology. When Home Systems Protection Coverage is included in our Homeowners Policy, we offer a complete package of protection.

Standard Policies, Warranties, Service Contracts Fall Short

Traditional homeowners policies exclude mechanical breakdown. Protection offered by warranties and service contracts can be limited. They are intended for everyday maintenance, while our new coverage protects against larger losses for just pennies a day.

Home Systems Protection Coverage is included in our Safety Complete endorsement.

Ask your Independent Agent about adding this coverage to your Homeowners policy.

Examples of Covered Systems and Equipment:

- Central air conditioning
- Boilers, furnaces and heat pumps
- Conventional and solar water heaters
- Radiant floor heating
- Renewable Energy Systems (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
- Lawn and garden equipment
- Mobile medical equipment
- Portable generators and sump pumps

Details

Limit: \$100,000

Deductible: \$1,000

Examples of Covered Losses

An alarm panel's internal electrical short damaged the DVR, its UPS battery back-up equipment, and the electronic gate's main processor, requiring repairs and parts replacement.

Total loss: \$9,441



A six-year-old air conditioning compressor was operated in an overheated condition for an extended period of time, leading to an electrical breakdown requiring replacement.

Total Loss: \$5,100



An installed home generator ran low of coolant, causing its diesel engine's block plugs and head gaskets to fail and require repairs.

Total covered loss: \$5,335



The circuit breaker in a home electrical panel failed to trip, leading to damaged wiring, lighting switches, outlets, and appliances. All wiring and control devices were removed and replaced along with the failed circuit breaker and high-end appliances.

Total covered loss: \$32,330

