

## And that's a nice, comfy feeling.

Sooner or later an expensive and critical piece of equipment or system in your home will break down.

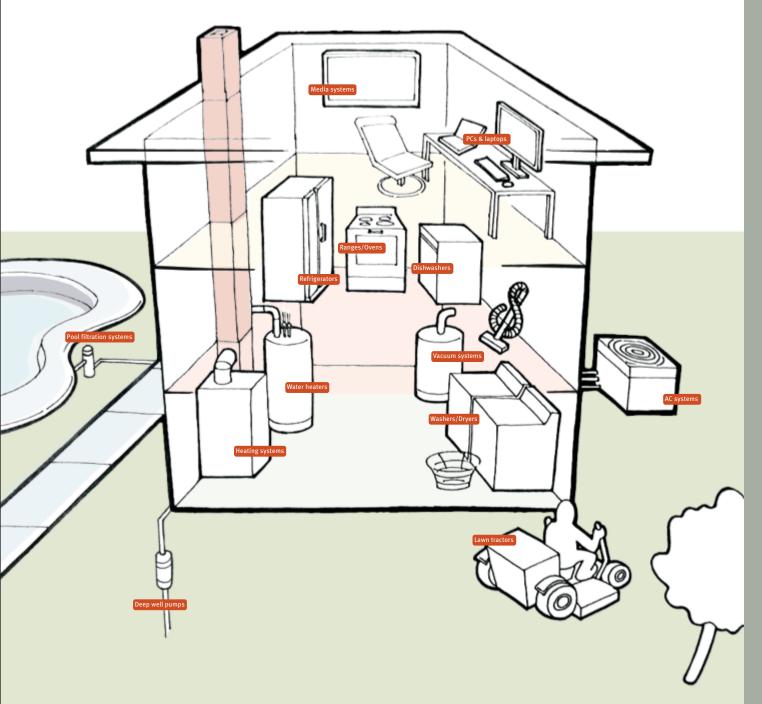
Maybe the furnace. The water heater. The pool.

Or your expensive new flat panel HD monitor. Unless you're protected, repairs can cost a small fortune.

Relax. Because now you can get all the protection you need. For less than you ever imagined.

# **Introducing Home Equipment Breakdown Insurance.**

Complete and affordable protection against costly home equipment repairs.



#### It fills the gaps in your homeowners insurance.

Most homeowners policies don't cover the equipment in your home if it breaks down. Extended warranties? They're often expensive, hard to manage and usually cover just one piece of equipment. But Homeowners Equipment Breakdown Insurance offers a simple, comprehensive and affordable solution that covers what most homeowner policies exclude.

#### It protects all your personal property and important systems.

Homeowners Equipment Breakdown Insurance covers all of your important home systems and property due to loss by mechanical or electrical breakdown. That includes home security systems, electrical systems, personal computers, home electronics, appliances, heating and cooling systems, swimming pools, water heaters, well pumps, garden tractors and more.

#### It covers you if your home becomes uninhabitable.

Homeowners Equipment Breakdown Insurance even covers you if your home becomes uninhabitable due to equipment breakdown. That's a benefit most warranties and service contracts don't offer.

#### It's simple and straightforward.

Unlike cumbersome and confusing warranties, Homeowners Equipment Breakdown Insurance is simple and straightforward. There are no hidden exclusions and no confusing fine print. Submitting claims is simple, too. That means you can quickly get the money you need to cover repairs or replacement.

#### It's the smart thing to do.

The following examples of actual claims show why having Homeowners Equipment Breakdown Insurance is a smart decision.

A family's HVAC system stopped working. Examination of the unit revealed that a power surge had burned out both the compressor and fan motor. The system was replaced as it was not cost effective to repair the old system. After the deductible, their Homeowners Equipment Breakdown Insurance paid them \$2,150 to replace the system.

Dad was in the den working on his computer while the kids gathered in the family room to watch a movie. Suddenly, a short-circuit at a nearby substation caused a power surge that damaged their home theater components and the computer. After the deductible, their Homeowners Equipment Breakdown Insurance paid them \$1,637 for their loss.

### It's time to call your agent.

Contact your insurance agent to learn about all the advantages of Homeowners Equipment Breakdown Insurance — including its affordable price. Sooner or later an important piece of equipment in your home is going to break down. Don't leave yourself unprotected. Call your insurance agent today.