



# HOMEOWNERS EQUIPMENT BREAKDOWN INSURANCE.

Complete and affordable protection against costly home equipment repairs.

It covers what most homeowners insurance excludes.

Most homeowners policies don't cover the cost of repairing or replacing essential equipment in your home when 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 homeowners policies exclude.

All your personal property and important systems are protected.

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

You're protected if your home becomes uninhabitable.

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

No frustrating fine print.

Unlike limited 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, so you can get your equipment repaired or replaced quickly.

Peace of mind when you need it most.

The following examples of actual claims show just how valuable Homeowners Equipment Breakdown Insurance can be.

A gas fired boiler was leaking water. It was determined that the boiler's low water fuel cut-off failed, causing the boiler to overheat. The boiler could not be repaired due to its age, so replacement was necessary. After the deductible, their Homeowners Equipment Breakdown Insurance paid them \$5,200 to replace the boiler.

A 200 amp electrical panel overheated, causing an overload condition which damaged its six circuits. It was determined that the electrical panel needed to be replaced. After the deductible, their Homeowners Equipment Breakdown Insurance paid them \$1,625 to replace the panel.

Talk to your representative.

Your insurance representative can tell you more about all the advantages of Homeowners Equipment Breakdown Insurance — including how affordable it is. Remember, sooner or later an important piece of equipment in your home is going to break down. Don't leave yourself unprotected. Call your insurance representative today.

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INSURANCE**