

Equipment Breakdown Coverage

for
homeowners



from United Fire Group®

Most of us take the heart of our home—critical equipment that provides heating, cooling and electricity—for granted. If you're like most people, you assume your homeowner insurance policy, equipment warranties and service contracts have you covered should critical home equipment breakdown.

But chances are your protection is incomplete. And a breakdown could be surprisingly costly—as much as \$6,000 or even more.

Today's homes run on a lot of equipment, which means more risk of breakdown. Here are some examples of important home equipment covered:

- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Furnaces, heat pumps, heaters, solar heaters
- Well pumps
- Kitchen refrigerators
- Microwave ovens
- Kitchen ranges
- Surround sound systems
- Sump pumps
- Home security systems
- Electrical service panels
- Pool equipment
- Flat screen plasma/LCD televisions

Home and extended warranties may offer you a sense of security, but protection can be very limited and expensive. Home and extended warranties are intended for everyday maintenance. Equipment breakdown insurance for homeowners protects from larger losses.

Now, it's easy and affordable to protect your home equipment. You'll have the best coverage and claims service available, and specialists to help find services for fast repair or replacement of your critical equipment. Equipment Breakdown coverage pays for replacement equipment that is safer, more efficient or environmentally better—green.

Please note that if there are any discrepancies between this brochure and the actual policy, the provisions of the policy shall prevail.

Claim Examples

Many policyholders don't understand the value of their insurance coverage until they experience a loss. Review our claim examples to better understand the protection provided to you by our Equipment Breakdown Endorsement.

- A power surge caused by the electric utility caused arcing damage to the electronic controls on a stove and the heating and air conditioning system. Replacement of the controls required service by separate repair concerns. Property Damage: \$1,930 less \$500 deductible = \$1,430 (net) property damage payment.
- An air conditioning system suffered an ice buildup in the evaporator due to a cracked compression fitting. The ice plugged the condensate drain causing water to flow into the control cabinet, short-circuiting the solid state controls for the air conditioning system and furnace. Property Damage: \$2,800 less \$500 deductible = \$2,300 (net) property damage payment.
- A 7.5 hp, 330-foot deep well pump that supplies domestic water and grounds irrigation suffered a short circuit to ground. Replacement of the pump was necessary and required two days to complete. As there was no domestic water available during the period of restoration, the six-member family was relocated to a local hotel. Property Damage: \$2,600 less \$500 deductible = \$2,100 (net) property damage payment. Loss of Use: Hotel, Food: \$800

Claim examples are provided for illustrative purposes only.



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