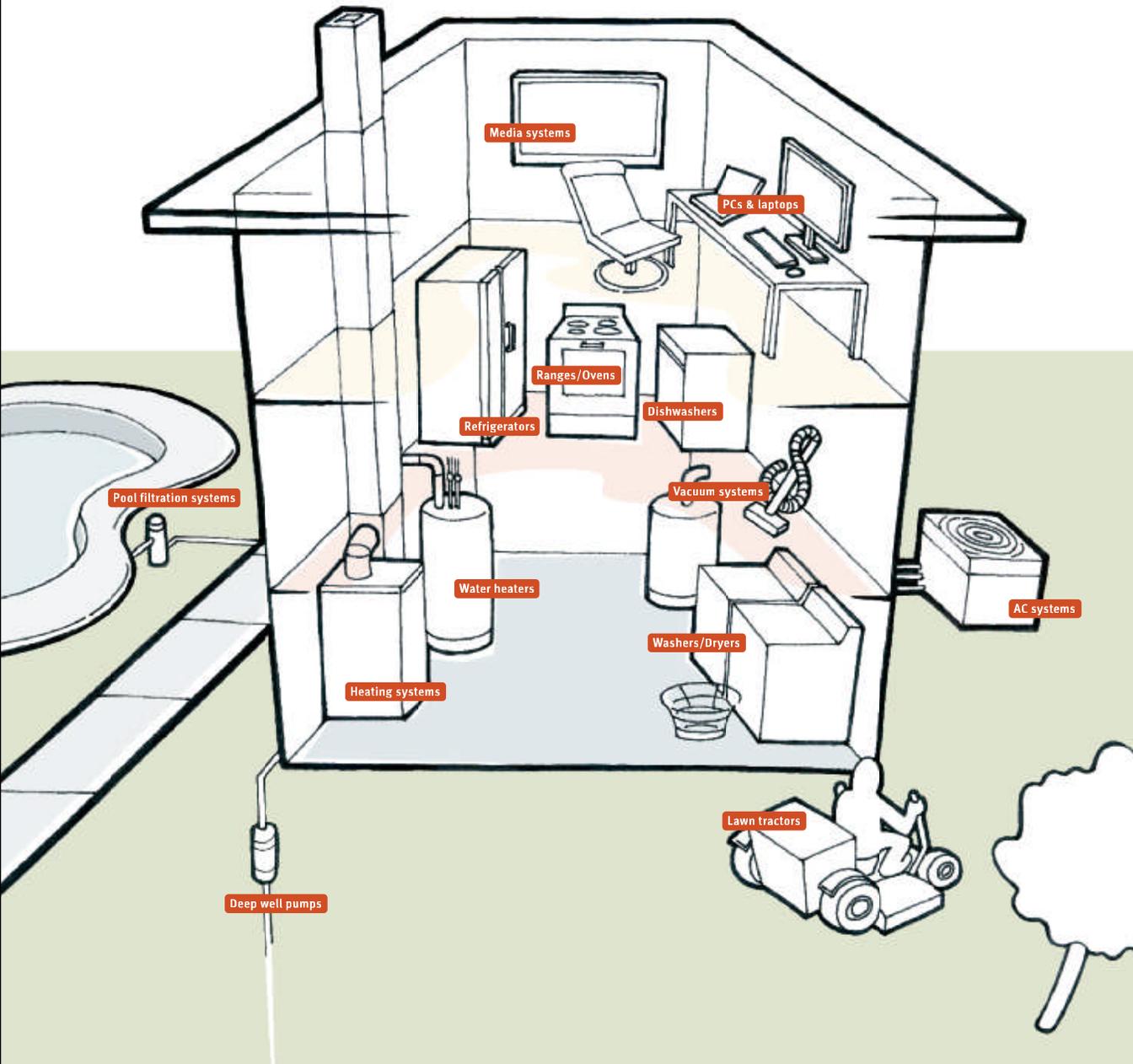


Introducing Homeowners Equipment Breakdown Insurance.

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 homeowners 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 pool equipment, 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 another benefit most warranties and service contracts don't offer.

It's simple and straightforward.

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 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 was not producing cold air. An examination revealed that a short circuit had burned out the AC compressor motor. The entire condensing unit was replaced as it was not cost effective to repair or replace the motor. After the deductible, their Homeowners Equipment Breakdown Insurance paid them \$2,150 for the replacement.

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 representative.

Contact your insurance representative 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 representative today.