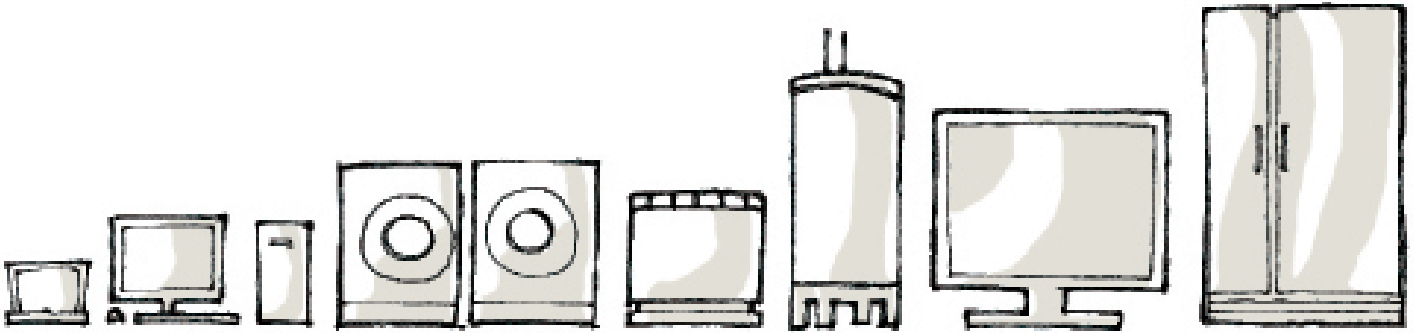


HOMEOWNERS EQUIPMENT BREAKDOWN INSURANCE

Complete and affordable protection against costly home equipment breakdown.



3 FACTS *about Equipment Breakdown Coverage*

1

It covers what most homeowners insurance excludes.

Most homeowners policies don't cover the cost of repairing or replacing essential equipment in a home when it breaks down. Extended warranties are often expensive, hard to manage and usually cover just one piece of equipment. Homeowners Equipment Breakdown Insurance offers a simple, comprehensive and affordable solution that covers what most homeowners policies exclude.

2

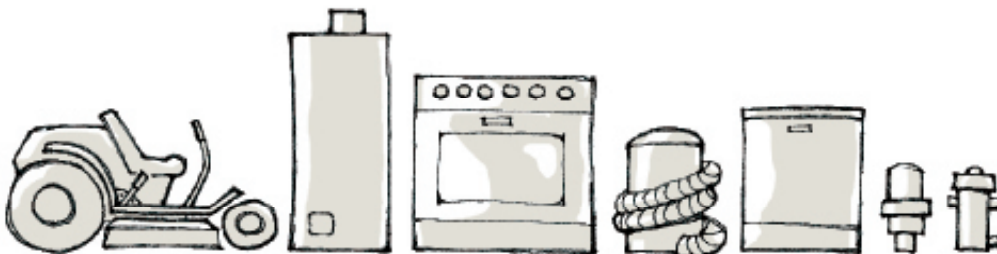
Only \$30.00 per year.

With homeowners equipment breakdown coverage, you pay only \$30 per year to be protected up to \$100,000 per occurrence for all of your home systems, electronics and appliances.

3

Excludes wear and tear.

All machines have a life expectancy. Life expectancy is affected by many factors, including the quality of installation, the level of maintenance, moisture/humidity, vibration, heat and cold, or intensity of use. Wear and tear is the natural deterioration of a machine's ability to perform its intended function. The wear and tear exclusion applies to this coverage.



HOMEOWNERS EQUIPMENT BREAKDOWN INSURANCE

Why you should know about equipment breakdown coverage:

Personal property and important systems are protected.

Homeowners Equipment Breakdown Insurance covers 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.

Customers are protected if their homes become uninhabitable.

Homeowners Equipment Breakdown Insurance even covers a home if it 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. Standard policy exclusions apply and there's no confusing fine print. Submitting a claim is simple too, and equipment can be repaired or replaced quickly.

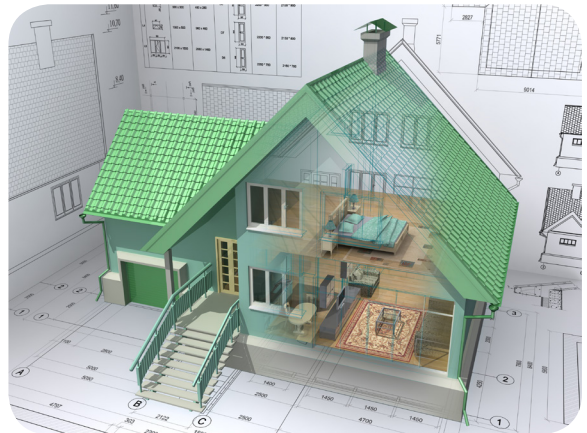
Common Loss Examples:

An insured sustained electrical damage to numerous pieces of equipment due to an incoming power surge created by the local utility. Various pieces of equipment were affected including a plasma television, refrigerator, microwave oven, dishwasher, and air conditioning system.

Equipment Breakdown coverage responded: \$4,700 paid to the insured.

An insured's air conditioning system experienced an electrical short causing loss of cooling to the home. The air conditioning compressor needed to be replaced.

Equipment Breakdown coverage responded: \$3,500 paid to the insured.



COVERAGE EXAMPLES

The boiler is leaking		Air conditioning unit is not maintaining temperature	
Covered	Not Covered (Wear and Tear)	Covered	Not Covered (Wear and Tear)
A cast iron section of the boiler overheated and cracked due to an inoperative low water fuel cutoff.	An inspection revealed that a buildup of scale and sediment resulted in corrosion and caused the boiler to leak.	The compressor experienced hermetic motor burn out.	Its condenser coils have deteriorated and developed pinhole leaks, leading to a loss of refrigerant.