



EQUIPMENT BREAKDOWN COVERAGE

What it is and why you might want it.

Equipment breakdown coverage provides protection for major appliances and home systems should they need repair or replacement due to a electrical or mechanical failure. This coverage is not part of a standard homeowners insurance policy. It is an additional coverage that can provide you with relief should you need to replace a home system.

Unfortunately, unexpected breakdowns of expensive home equipment and appliances can happen. It's easy to add this extra coverage to your homeowners policy to ease your mind.

Why not just purchase extended warranties?

Extended warranties on your equipment can be expensive and may have limited coverage. Plus, you'd need to purchase one for every piece of equipment you have. By adding equipment breakdown coverage, every thing is in one place and you know you are covered properly.

What is not covered?

Any damage caused by normal wear and tear, including rust or corrosion, deterioration, any defects, mold, cracking, shrinking or expanding or pest damage is generally not covered.

What is usually covered?

Some of the typical home systems that are covered with this endorsement are:

- Heating and air conditioning
- Water heaters
- Major appliances
- Electrical panels
- Home security systems
- Sump pumps
- Home theater equipment
- Computers
- Smart home technology
- Deep well pumps
- Swimming pool equipment
- And more!



Blue Marsh
INSURANCE

**Interested in equipment
breakdown coverage?
Give us a call at 610.944.8105**