

Covered Equipment

- Furnaces, heat pumps, heaters, solar heaters
- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Kitchen and household appliances
- Well pumps
- Backup generators
- Chair lifts and elevators
- Electric power panels
- Central vacuums
- Home security systems
- Pool and spa equipment

For more information about home equipment breakdown coverage, or to add this coverage to your policy, please contact your local agent.

GRINNELL MUTUAL
REINSURANCE **SINCE 1909**

GMIL 6107 01-11

Home Equipment Breakdown *Coverage*



*Protect the heart of
your home.*

FARMUTUAL
Insurance

A Policy of Working Together®

Homeowner policies and warranties are not enough

Most homes, no matter the size or value, have electricity, heat, air conditioning, and hot water.

When an equipment breakdown occurs, some homeowners assume they have coverage, either through their homeowners policy or a warranty or service contract. In many cases, they don't.

Most homeowners policies exclude mechanical breakdown. Warranties and service contracts typically only cover a specific piece of equipment. Also, warranties expire and are usually not renewable.

Equipment Breakdown coverage fills the gap

Homeowners Equipment Breakdown insurance fills an important gap by covering a wide range of essential home equipment. It pays for mechanical breakdown, electrical system, and pressure equipment damage resulting in direct physical damage to covered equipment caused by an equipment breakdown.

Common risks covered

- Mechanical breakdown
- Electrical short circuit
- Breakdown of appliances and built-in equipment
- Pressure vessel bulging, cracking and collapse
- Business computer breakdown and data restoration
- Utility service interruption

For a complete description of coverage, refer to the actual policy.

Did you know?

- A breakdown could cost \$6,000 or more?
- You can get protection for pennies a day for your home equipment and appliances?
- Home and extended warranties can be very limited and they're intended to cover everyday maintenance, not major losses?

Visit grinnellmutual.com to learn how to better protect yourself and your family or contact your local farm mutual insurance company.

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This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.

