



Equipment Breakdown Coverage

Equipment Breakdown coverage offers homeowners an alternative to home warranty plans. It provides coverage, up to the applicable limit, for unexpected repair or replacement costs due to a covered electrical, mechanical, or pressure systems breakdown. A few insurance companies offer this coverage as an option to be added to a home policy.

Example Scenarios

A personal computer used to control multiple systems (HVAC, lighting and irrigation) within the home sustained electrical damage from a power surge. Replacement of the computer and the unique programming was required. With the Equipment Breakdown option, the homeowner would have coverage for this type of loss.

Coverage includes, but is not limited to:

- Clothes washers & Dryers
- Computer equipment
- Dishwashers
- Freezer units
- Garbage disposals
- Kitchen refrigerators
- Microwaves
- Ovens
- Swimming pool equipment
- Water heaters
- Surround Sound Systems
- Televisions (LCD, Plasma, etc)

For a small annual premium, the homeowner can add this coverage for a common loss event that can end up costing thousands of dollars per occurrence.

Call us today to discuss your options.

Smart Insurance Agency

323-291-2222