

Equipment Breakdown

At Auto-Owners, we understand that any equipment failure is inconvenient, costly, and not always covered under the intended warranties. Simplify all of this, and give yourself peace of mind with our Equipment Breakdown Coverage.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS



Why Auto-Owners?

- Established in 1916, we have over 100 years of experience providing policyholders exceptional service in multiple lines of insurance, including auto, home, business and life.
- Highest rating by national insurance company rating service AM Best, which ranks Auto-Owners among the highest in the industry with an A++ (*Superior*) rating for financial security.
- Recognized nationally in many studies and magazines as one of the top companies for claims handling.
- Auto-Owners works exclusively through independent agents, providing policyholders convenient, local service.
- With many discounts available across all lines of business, Auto-Owners makes insuring your auto, home, business and life affordable.

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Equipment Breakdown covers all of your important home systems and personal property due to loss by mechanical or electrical breakdown. The coverage is convenient and seamless – there are no separate warranty programs or fees to manage the systems you depend on most.

- Air-Conditioning systems
- Compress, pumps, engines
- Computers and other home electronics (e.g., *television, audio systems*)
- Electrical systems
- Furnaces
- Generators
- Home appliances (e.g., *dishwashers, washing machines, electric dryers*)
- Hot-water heaters
- Motors, fans, vacuum systems
- Refrigerators and freezers
- Security systems
- "Smart home" automation systems
- Swimming pool heating and filtration systems
- Lawn mower

Limit and Deductible

Equipment Breakdown Coverages is offered on a per occurrence basis. A \$500 deductible and a limit of \$100,000 is available.

When you Might Need Equipment Breakdown Coverage

- Your property is hit with an artificially generated power surge. The boiler and water heater controls, security systems and media equipment were damaged and need to be replaced.

Amount of Loss: \$18,300

- The relay on your dryer shorted, causing the unit to overheat. Due to the extent of damage, the unit could not be repaired and needs to be replaced.

Amount of Loss: \$1,250

- Your air condition system experienced an electrical shortage causing loss of cooling to the home. The air conditioning compressor needs to be replaced.

Amount of Loss: \$2,400