

Personal Insurance

EQUIPMENT BREAKDOWN COVERAGE

Sudden and accidental breakdown of your home's internal systems can disrupt the peace and relaxation you enjoy at home. During the hottest month of the year, imagine coming home from vacation to discover that you have no working air conditioning due to an electrical short that damaged the compressor. As a Cincinnati policyholder, you can obtain insurance to help you recover from such a breakdown.

Helping to manage breakdowns

Equipment breakdown coverage helps you manage unexpected, sudden and accidental mechanical or electrical breakdowns (wear and tear is not covered) and cover the cost of diagnosing and repairing insured equipment and more:

- Additional living expense – Maintain your normal standard of living while you are displaced and unable to enjoy your home due to a covered loss.
- Go green – Replace covered equipment that cannot be repaired with comparable equipment that is better for the environment, safer and more efficient for up to 125 percent of the replacement cost.

Covering a variety of equipment

In addition to heating and cooling systems, you receive coverage for systems supporting your home's internal environment, including equipment that generates, transmits or utilizes energy: computer equipment, home theater and audio system equipment, wine cooling units, swimming pool equipment, refrigerators and other appliances.

Covering other structures

Coverage extends to the equipment used in another structure on your premises, such as a pool house or outbuilding.

Choosing the right protection for you

Because every home is unique, you may choose from four coverage levels and four optional deductible amounts for the coverage that's right for you and your home. With Cincinnati's equipment breakdown coverage, you may select up to \$500,000 for each covered system that may need repair or replacement.

**Receive help
managing the
unexpected.**



**ROBERTSON RYAN
& ASSOCIATES**

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Everything Insurance Should Be®

Differs from a home warranty

Home warranties limit covered property or charge additional premiums for each item. This feature covers your qualifying and personal property for one premium.

Give yourself the peace of mind and convenience of insurance to help manage life's unexpected events. Please contact your agent recommending coverage for more information and to add this convenient option to your homeowner policy.

Thank you for trusting your agent and Cincinnati to protect your home.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2019 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.