



Mechanical Breakdown Coverage

You depend on mechanical and electrical equipment to keep your household running smoothly, but sometimes things happen causing equipment to suddenly fail from a mechanical or electrical breakdown. These breakdowns are not typically covered under a home insurance policy.

Acuity is here to help protect your home's valuable equipment with **Mechanical Breakdown Coverage!**

Mechanical Breakdown Coverage pays the cost to repair or replace your home's equipment if damaged by a sudden and accidental mechanical or electrical failure. Examples of equipment covered include:

- Washers and dryers
- Heating and cooling systems
- Water heaters
- Security systems
- Refrigerators
- Generators
- Vacuum systems
- Televisions

Coverage Details

- \$50,000 limit, subject to a limit of \$5,000 for any single piece of equipment more than 15 years old at the time of mechanical breakdown.
- \$500 deductible. If a mechanical breakdown causes another loss covered by the home policy (e.g., fire or water), only one deductible applies—the highest.
- Coverage can be added to home (HO-3) and condominium (HO-6) policies.
- There is no coverage for breakdown caused by wear and tear.

Acuity Advantages

- Off-premises power surges are covered.
- Acuity's professionals handle the entire claim—no handing off to third parties.

Here are some examples of how Acuity's Mechanical Breakdown Coverage works:

Off-Premises Power Surge

A house is hit with a power surge originating off the property. The furnace, water heater controls, microwave oven, and security system are damaged to the point where replacement is necessary. All damaged appliances are less than 15 years old.

Replacement Cost:	\$19,400
Insured's Deductible:	\$500
Acuity's Payment:	\$18,900

Air Conditioner Breakdown

The homeowner notices the air conditioning unit is not cooling the home. A repairman finds a coil had cracked, causing the unit to lose its liquid coolant. The unit is 18 years old and needs replacement at a cost of \$4,800.

Air Conditioner Replacement:	\$4,800
Insured's Deductible:	\$500
Acuity's Payment:	\$4,300

Heating System Breakdown

A faulty circuit in a water pump causes a 20-year-old boiler to crack in several sections. The cost to replace the boiler is \$8,000. Temporarily without heat, the homeowner needs to stay two nights in a hotel at \$200 per night.

Boiler Maximum Limit:	\$5,000
Additional Living Expense:	\$400
Acuity's Total Payment:	\$5,400

Stellar Service at Acuity

- When a mechanical breakdown happens, we know you need help fast. We're here for you. Claims can be reported 24/7/365.
- After a claim is reported, we contact you the same day or within 24 hours!



Excellent customer service

Excellent customer service; fast response to communications. Would recommend this company to any family members or friends.

-Jim, Acuity Policyholder



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This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile coverage in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.