



# Equipment Breakdown Coverage



Protect the largest investments in your home with Equipment Breakdown Coverage from Auto-Owners Insurance.

As a homeowner, you depend on any number of mechanical and electrical equipment systems, from air conditioners and heating units to computers and major appliances. 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 Auto-Owners Equipment Breakdown Coverage.

***Auto-Owners***  
**INSURANCE**

LIFE • HOME • CAR • BUSINESS



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## WHY AUTO-OWNERS?

- We offer more than just auto insurance - with our wide array of car, home, business, and life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

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
- Compressors, pumps, engines
- Computers and other home electronics (e.g., televisions, 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

## LIMITS AND DEDUCTIBLES

Equipment Breakdown Coverage 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 system 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 conditioning system experienced an electrical short causing loss of cooling to the home. The air conditioning compressor needs to be replaced.  
**Amount of Loss: \$2,400**



**ROBERTSON RYAN & ASSOCIATES**

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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.