

Personal Lines

Coverage Highlights and Comparison

MECHANICAL BREAKDOWN VS. EQUIPMENT BREAKDOWN

Mechanical Breakdown, HR961
 Equipment Breakdown, HR961C

Coverage Feature	Mechanical Breakdown	Equipment Breakdown
Normal wear and tear	No	No
Air conditioning units	Yes	Yes
Water heaters	Yes	Yes
Heating unit	Yes	Yes
Kitchen or laundry appliances	No	Yes ¹
Home theater and audio system equipment ²	No	Yes
Computer equipment ²	No	Yes
Swimming pool equipment	No	Yes
Wine cooling units	No	Yes
Repair or replace equipment	Up to \$50,000 minus deductible, including:	\$50,000 to \$500,000 for each covered system per accident, minus deductible, including:
Additional living expense	<ul style="list-style-type: none"> • up to \$200 per day/\$1,000 total 	<ul style="list-style-type: none"> • up to \$200 per day/\$1,000 total
When equipment cannot be repaired	<ul style="list-style-type: none"> • receive up to 125% replacement cost for green equipment 	<ul style="list-style-type: none"> • receive up to 125% replacement cost for green equipment
Deductible options	\$500-\$10,000	\$500-\$5,000
Coverage extends to other structures	No	Yes
Policy forms	Home and Condo	Home and Condo

¹ Not available in MA

² Only while in the residence premises



800-258-0277



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