

The Cincinnati Insurance Companies

**Personal Insurance**

# MECHANICAL BREAKDOWN COVERAGE FOR HOMEOWNERS

For Unexpected Breaks Along the Way



Your home is a place of comfort and security, so you keep it looking nice and maintained. Even so, you may experience a sudden and accidental breakdown of your heating and air conditioning units or water heater(s), upsetting your family's budget and financial goals.

**Insure your risk**

Add optional mechanical breakdown coverage to your Cincinnati homeowner policy. Then you can relax more, knowing that you have insurance for systems supporting your home's internal environment, affecting your ability to live comfortably in your home. The endorsement does not cover normal wear and tear or kitchen and laundry appliances, entertainment equipment, computer equipment or personal property.

**Help your budget**

After a mechanical breakdown to covered equipment, you may receive up to \$50,000 to:

- repair or replace the equipment
- stay elsewhere when you cannot stay in your home due to repairs – up to \$200 per day, totaling up to \$1,000
- replace the equipment with better-for-the-environment, safer or more efficient equipment – up to 125 percent of the replacement cost for like kind and quality of the original equipment

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

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



**ROBERTSON RYAN & ASSOCIATES**

BUSINESS | PERSONAL | BENEFITS INSURANCE

800-258-0277



*Everything Insurance Should Be®*

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