

## Personal Lines

# Equipment breakdown

Protect your household equipment and avoid out of pocket expenses.

Today's appliances and household equipment are more sophisticated and expensive than ever. When they work they provide comfort and enjoyment, but when they break down suddenly and unexpectedly in the midst of their normal life, they can be a costly inconvenience to fix or replace.

That's why adding our equipment breakdown endorsement to your Platinum or Connections® homeowners policy is a smart move and provides protection for the major equipment in your home.

## What's covered?

The equipment breakdown endorsement has you covered for physical losses or damage caused by mechanical, electrical, and pressure systems breakdown to equipment for real property (attached to the structure) or personal property (removable items) with a low \$500 deductible and coverage options of \$25,000 and \$50,000. Here's some of what's covered:

- Electrical panels
- Well pumps
- Filtration systems for air and water
- Chair lifts and elevators
- Sauna equipment
- Motors
- Central air conditioning systems including compressors, condensers, and air handler units
- Heating equipment including boilers and heat pumps
- Home security systems
- Ventilating systems and exhaust fans
- Water heaters

- Emergency generators
- Central vacuum systems
- Swimming pool or hot tub filtration
- Computer equipment and other home electronics (e.g., televisions, audio systems)
- Portable kitchen or laundry appliances (e.g., dishwashers, washing machines, electrical dryers, microwaves, stoves)
- Refrigerators and freezers
- Smart home automation systems



## Additional coverage options

To help you recover as quickly as possible the equipment breakdown endorsement also provides:

- **Expediting expenses**—reasonable costs up to \$2,500
- **Spoilage coverage**—loss of perishable goods resulting from spoilage with a \$2,500 maximum in a 12-month period
- **Pollutant clean-up and removal**—\$2,500 maximum in a 12-month period

## Act today

Ask your local Hanover agent for more details or visit [hanover.com](http://hanover.com) for more information and a list of agents in your area.

The equipment breakdown endorsement is different than a warranty.

Here are just a few ways how:

EQUIPMENT BREAKDOWN	WARRANTIES
<ul style="list-style-type: none"> <li>• Covers sudden and accidental breakdown due to failure of mechanical, electrical, and pressure systems</li> </ul>	<ul style="list-style-type: none"> <li>• Covers wear and tear within a specified length of time</li> </ul>
<ul style="list-style-type: none"> <li>• May require home inspection</li> </ul>	<ul style="list-style-type: none"> <li>• Require a home inspection/equipment categorization</li> </ul>
<ul style="list-style-type: none"> <li>• Low annual premium with \$500 deductible</li> </ul>	<ul style="list-style-type: none"> <li>• Home warranty programs cost on average about \$500 per year plus service call deductible. Retailers' extended warranty can cost \$100 for each item</li> </ul>

## About The Hanover

The Hanover Insurance Group, Inc. is the holding company for several property and casualty insurance member companies which together is one of the largest insurance businesses in the United States. The Hanover provides exceptional insurance solutions through a select group of independent agents and brokers. Together with its agents, The Hanover offers standard and specialized insurance protection for small and mid-sized businesses, as well as for homes, automobiles, and other personal items for individuals and households. For more information, please visit [www.hanover.com](http://www.hanover.com).



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