

# EQUIPMENT BREAKDOWN COVERAGE LETS YOU REST EASY



## What is Equipment Breakdown coverage?

Equipment Breakdown coverage is:



Simple to Understand



Very Affordable



Easy to Add

It's a simple add-on coverage that fills the gaps in your homeowners insurance policy.

Most homeowners insurance policies don't cover the cost of repairing or replacing essential equipment in your home when it breaks down. But with Equipment Breakdown coverage, you can rest easy.

## What does it cover? You may be covered for a loss caused by:



### Electrical Breakdown

Top Causes:

- Power surge
- Equipment overheating
- Improper ventilation



Shorted well pump motor:  
\$2,000 to fix without coverage



### Mechanical Breakdown

Top Causes:

- Lack of lubrication
- Equipment overheating due to prolonged usage



Seized air conditioning compressor:  
\$2,500 to fix without coverage



### Pressure Systems Breakdown

Top Causes:

- Overpressure
- Overheating



Ruptured water heater:  
\$1,100 to fix without coverage

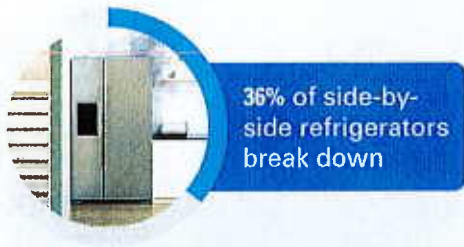
Explore more ways to protect yourself from unexpected equipment expenses. visit <http://www.homeownerseb.com/?id=carolina-farmers-mutual>

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# Modern machines aren't made to last.

Within four years of manufacture:




## Thankfully, equipment breakdown covers:



## Extra protection for peace of mind

 **Off-Premises Coverage**  
Equipment that travels with you is covered from equipment breakdown.

 **Expedited Expense**  
Don't wait to call your repair technician! The cost to expedite necessary repairs is covered.

 **Green Coverage**  
Upgrade equipment with environmentally friendly alternatives.

 **Refrigerated Property**  
Get reimbursed for perishable goods that spoiled in your freezer or refrigerator due to an equipment breakdown.



### Newer appliances and electronics break down too.

Power surge damage is the leading cause of equipment breakdown and can affect all of your electrical equipment - new or well worn.

- Average cost: \$3,250 per claim
- Can damage multiple pieces of equipment at once

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