



# Home Systems Protection Coverage

## Claim Scenarios

Homeowners depend on the comfort, convenience and security their home systems and equipment provide. Most assume they're protected by insurance, warranties or service contracts; however, they're often not. A breakdown can come as an unwelcome surprise, costing the homeowner several thousands of dollars or more.

The risks of breakdown are higher than ever because today's home has more equipment and sensitive technology. With **Home Systems Protection** coverage, customers have access to affordable protection.

*Total Paid Loss after Deductible may include multiple coverages.*

### Damage to Covered Home Equipment

The insured noticed the air conditioning unit was not properly cooling the home and discovered ice on the condensing unit. A repair company inspected the unit and found a coil had cracked, causing the unit to lose all its Freon. The unit could not be repaired and had to be replaced.

**Total Paid after Deductible: \$4,500**

### Damage to Covered Home Equipment

A homeowner's built-in kitchen dishwasher broke. A repairman determined that the malfunction was caused by a broken shaft. Repairs were not viable and the unit was replaced.

**Total Paid after Deductible: \$1,700**

### Damage to Covered Home Equipment

A main electrical panel's circuit breaker failed to trip as designed, overloading and overheating an insured's programmable thermostat. The thermostat, along with the circuit, had to be replaced by the homeowner.

**Total Paid after Deductible: \$13,992**

### Spoilage

A homeowner's refrigerator suffered a mechanical breakdown due to a broken compressor crank. All of the food spoiled.

**Total Paid after Deductible: \$500**

### Loss of Use

A faulty circuit in a water pump caused the boiler to crack in six sections. The boiler unit needed to be replaced. In addition, the insured needed to stay two nights in a hotel.

**Total Paid after Deductible: \$10,120**

### Expediting Expenses

Dust accumulated in the main electrical power panel which led to electrical arcing. The arcing fused the central wiring and the house was without power. A licensed electrician was called in for emergency service. The electrician temporarily repaired the wiring until a suitable replacement system was found. The system's installation was expedited to get the electricity back up and running.

**Total Paid after Deductible: \$1,850**

**Shenandoah Mutual Fire Insurance Company**

660 North Main Street • Woodstock, VA 22664

800-757-6342 • shenandoahmutual.com

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