



Home Systems Protection Coverage

Overview of Coverage for Home Systems Failure

Home Systems Protection is an enhancement to homeowners insurance. The risks of a breakdown have increased because today's homes have more equipment and sensitive technology.

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

Coverage Highlights, Terms and Conditions

- **Damage to Covered Home Equipment:** Direct physical damage to covered home equipment, including electronic circuitry impairment to covered home equipment that occurs on or off the residence premises
- **Environmental Safety and Efficiency Condition:** Additional cost to replace damaged property with new equipment that is better for the environment, safer for people or more energy or water efficient than the equipment being replaced. Up to 150% of the cost of replacement with like kind and quality is covered. These additional costs are only provided when replacement is necessary or required
- **Spoilage:**
 - Physical damage due to spoilage that is the result of a home system breakdown of refrigerated property
 - Any necessary expenses the insured incurs to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage

- **Loss of Use:** Coverage for Additional Living Expense and Fair Rental Value is extended to the coverage provided by this endorsement
- **Expediting Expenses: Reasonable** extra costs to make temporary repairs and expedite permanent repairs or replacement

Limit and Deductible

- Limit is \$50,000 and the deductible is \$500. Additional information can be found in the policy endorsement or contact a representative for more information.

Shenandoah Mutual Fire Insurance Company

660 North Main Street • Woodstock, VA 22664

800-757-6342 • shenandoahmutual.com

© 2019 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved.
This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form.



Fire Insurance Company