

Home Systems Protection

Frequently Asked Questions

What is Home Systems Protection Coverage?

Home Systems Protection, an enhancement to homeowners insurance, offers a unique solution – contemporary coverage for home systems breakdowns.

Who Needs this Coverage?

This coverage is needed by homeowners who have a wide range of home systems and equipment. These systems and equipment are often costly and subject to breakdowns.

Why do Homeowners Need this Coverage?

Homeowners need this coverage because:

- Home systems are homeowner's most valuable property
- Warranties are expensive and restrictive

What Coverages are Included?

See Coverage Overview for detailed descriptions of coverage

- **Damaged to Covered Equipment**
- **Spoilage**
- **Loss of Use**
- **Expediting Expenses**
- **Green**
- **Pollutant Clean Up and Removal**

If Replacement is Necessary, Will the Item be Replaced Using the Same Name Brand and Quality?

Replacement equipment is valued based on like kind, quality, and capacity.

Can Equipment be Upgraded to a More Efficient Model?

Yes. Damaged property can be replaced with new equipment that is safer for people or more energy or water efficient. Up to 150% of the cost of replacement is available. These additional costs are only provided when replacement is necessary or required.

What are Conditions that would Cause my Claim to be Denied?

All equipment wears out over time. Wear and tear is not a covered cause of loss. Common reasons for denial related to wear and tear include rust, corrosion, erosion, deterioration or gradual loss of efficiency and functionality.

Is the Insured Required to use a pre-selected service provider?

No. The insured hires the contractor of their choice to complete the repair or replacement of covered damaged home equipment. Upon request, Hartford Steam Boiler, our reinsurance partner, can assist the insured in locating a contractor.

What Value Added Services Are Provided?

- **MyHomeWorks™** website with information on energy efficiency and home management tools. Shenandoah Mutual Fire Insurance Company MyHomeWorks website: <https://www.myhomeworks.com/mhw/shenandoah>

“My Tech Support” which offers free computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services

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.

