

Home Systems Protection

Enhancement to Homeowners Insurance 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?

Homeowners, condo owners and tenants can all benefit from this coverage. This coverage protects a wide range of home systems and equipment, including a home's main systems, appliances and electronics. Insureds depend on these various systems that are costly and subject to breakdowns.

Why do Homeowners Need this Coverage?

Homeowners need this coverage because:

- Equipment breakdowns are excluded in most Homeowners policies
- Home systems, such as heating, air conditioning and electrical, can be a significant portion of a home's value
- The alternative home warranties are more expensive and restrictive with respect to covered equipment and limits

What Coverages are Included?

See Coverage Overview for detailed descriptions of coverage

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

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

Equipment must meet the definition of covered home equipment and a sudden and accidental breakdown must occur to be a covered loss. Coverage excludes any peril covered by the Homeowners policy. Please refer to your policy for more exclusions.

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

No, replacement will be made with equipment that is like kind, quality, and capacity as the damaged equipment.

Can Equipment be Upgraded to a More Efficient Model?

Yes, when replacement is necessary; up to 150% of the cost of replacement with new equipment that is safer for people or more energy or water efficient is available.

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 are the Limits Available Under this Coverage?

The limit of liability is dependent on the age of the "covered home equipment". If the "covered home equipment" is determined to be 15 years or older, a \$1,500 limit per damaged unit will apply. If the "covered home equipment" is less than 15 years old, a \$50,000 limit will apply. If a damaged unit of "covered home equipment" is 15 years old or older but was newly installed and first used within 15 years, the \$50,000 limit will apply.

The maximum limit under this coverage endorsement is \$50,000. A \$500 deductible will be applied at the time of loss.

What Value Added Services are Provided?

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

Insureds can contact: 1-855-814-9702

Shenandoah Mutual Fire Insurance Company

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