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HOME EQUIPMENT BREAKDOWN

Insuring the things
that make life easier...



What is Home Equipment Breakdown Coverage?

Most Home or Condo insurance policies do not cover your household equipment or systems when they break down. As technology advances, these systems become more sensitive and prone to accidental breakdown. These inconvenient instances can be very costly to repair or replace, not to mention time consuming. In contrast to a warranty, Home Equipment Breakdown Coverage offers you **more** coverage, for a **longer** period of time, for **less** money!

Home Equipment Breakdown Coverage can be added to all Homeowner, Condominium and Seasonal Plus Packages.

What's considered "Home Equipment"?

- Boilers, Furnaces and Heat Pumps
- Central Air Conditioning Systems
- Computers, Peripherals and Wireless Devices
- Electrical Service Panels
- Home Entertainment Equipment
- Home Security Monitoring and Control Devices
- Kitchen and Laundry Appliances
- Personal Medical Equipment
- Pool and Spa Pumps, Heating and Filtration
- Portable Generators and Sump Pumps
- Radiant Floor Heating
- Vacuum Systems (built-in)

What's covered?

Under Home Equipment Breakdown, we automatically include coverage for the most typical expenses up to the limits specified in your policy. These automatic extensions of coverage include the following:

- **Repair or replacement of insured equipment**
- **Loss of Use** - Payment for lodging should your home be made uninhabitable because of damage to the insured equipment
- **Expediting Expenses** - Payment for cost of temporary repairs and the expedition of permanent repair or replacement
- **Spoilage Coverage** - Payment for cost of replacing perishable foods that have spoiled due to lack of power, light, heat, steam or refrigeration because of a breakdown
- **Pollutant Clean Up and Removal** - Payment for expenses incurred as a result of a breakdown of insured equipment
- **Environmental, Safety and Efficiency Improvements**
If equipment needs to be replaced, we will pay up to 150% of the original cost to replace it with an equivalent product that is more environmentally friendly, energy/water efficient, or safer to use.

Coverage and limits available are as follows, subject to the policy deductible:

- \$50,000 Blanket limit on "Insured Equipment"
- \$5,000 Expediting Expenses
- \$5,000 Spoilage Coverage
- \$5,000 Pollutant Clean Up and Removal
- \$5,000 Environmental, Safety and Efficiency Improvements, 150% maximum.

Subject to terms, conditions and exclusions of the policy.

Examples of losses

The electronic control panel in a clothes dryer broke down. The same model is no longer being manufactured and neither are replacement parts. A similar dryer is retailing at a price 30% higher than the original dryer and is advertised as being more energy efficient.

We would pay for:

- Replacement of the dryer with the more expensive but more energy efficient unit

An older home freezer broke down while the homeowners were away on summer vacation. All the food in the freezer was spoiled, and the smell absorbed by the plastic liner of the freezer could not be removed.

We would pay for:

- Replacement of the freezer with a similar, newer model that is more energy efficient
- The spoiled food

A power surge occurred, causing damage to a home computer system which also controlled the lighting, temperature control and sprinkler systems for the home. The computer needed to be replaced, and the programming reinstalled.

We would pay for:

- Replacement of the computer, as well as reinstallation of the programming

Questions? Contact your independent insurance broker for more information!

