

HOME EQUIPMENT BREAKDOWN



Why Peace Hills?

Most Home or Condo insurance policies do not cover accidental breakdown of household equipment or systems. As technology advances, these systems become more sensitive and prone to accidental breakdown and can be very costly.

Peace Hills Home Equipment Breakdown Coverage provides added protection for accidental breakdown of home equipment and systems at a very reasonable price.

Contact your independent insurance broker for other eligibility and minimum insurance requirements.

Where it's available

- 1** Homeowner Policies
- 2** Condominium Policies
- 3** Seasonal Plus Packages



OUR POLICY IS WORKING FOR YOU

HOME EQUIPMENT BREAKDOWN

What's covered?

Under Home Equipment Breakdown, we include coverage for the following, up to the limits specified in your policy:

- 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 extra cost to expedite 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 Limits

- \$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

What is '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)

Subject to terms, conditions and exclusions of the policy