

Home Equipment Breakdown Coverage

Breakdowns can be sudden

Today more than ever, you rely on your home's systems and equipment for basic comfort, services, and entertainment. But sensitive technology makes this equipment more vulnerable to breakdown, and repairs or replacement can cost several thousand dollars. Often, expensive home and extended warranties provide limited protection, leaving you exposed to major losses.

What can go wrong?

Main Electrical Panel

A main electrical panel's circuit breaker failed to trip as designed, overloading and overheating wiring, lighting switches, outlets and appliances, which had to be replaced along with the circuit.

Typical loss: \$13,992

Air Conditioning System

An air conditioning compressor operating in an overheated condition for an extended period, failed electrically and had to be replaced.

Typical loss: \$5,101

Furnace

A broken fan/blower caused damage to other parts in a furnace, requiring its replacement.

Typical loss: \$5,500

Built-In Stove

A built-in stove was replaced when out-of-date controls broke down.

Typical cost to replace: \$3,750

Your important home systems are covered

Home Equipment Breakdown covers the systems and equipment you depend on to provide heating and cooling, hot water, electricity, communications and backup power. Coverage also includes breakdown-related loss of use.

Examples of covered home systems and equipment

- Central air conditioning
- Electrical service panels
- Boilers, furnaces and heat pumps
- Well pumps, sump pumps, pool pumps and filters
- Chair lifts and elevators
- Renewable energy systems (e.g., solar, wind, geothermal)

Examples of covered appliances

- Kitchen and laundry appliances
- Home entertainment equipment
- Computers, peripherals, and wireless devices
- Mobile medical equipment
- Portable generators

Talk to your Wawanesa Insurance broker to add Home Equipment Breakdown coverage to your policy.

wawanesa.com/heb

