

Equipment Breakdown

A complement to your homeowners coverage.

Are you prepared to take the heat if your central air conditioner fails in the summer months? If your boiler breaks down in the middle of winter, how will you keep your family warm? Or your plasma TV breaks right before the big game?

Unforeseen events can take a hefty toll on your wallet and the enjoyment you get from being at home. That's why adding our Equipment Breakdown Endorsement to your homeowners policy is a smart move and provides protection for the major equipment in your home. It's a small price to pay for complete peace of mind.

OUR POLICY IS PERFORMANCE™

The Hanover is a leading super regional property and casualty insurance company dedicated to achieving world class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision-making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "Excellent" from A.M. Best.

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For terms, conditions, exclusions, and limitations, please refer to your policy.

Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

Florida: Policies in the state of Florida are underwritten by Allmerica Financial Benefit Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

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Equipment failure can ruin a lot more than your day.



Equipment Breakdown Endorsement

Today's appliances and household equipment are more sophisticated and expensive than ever. When they work they provide comfort and enjoyment, but when they break down suddenly and unexpectedly in the midst of their normal life, they can be a costly inconvenience to fix or replace.



PHYSICAL LOSS OR DAMAGE

The Equipment Breakdown Endorsement has you covered for physical losses or damage caused by mechanical, electrical, and pressure systems breakdown to equipment for real property (attached to the structure) or personal property (removable items) with a low \$500 deductible and coverage options of \$25,000 and \$50,000. Here's some of what's covered:

- Electrical panels
- Well pumps
- Filtration systems for air and water
- Chair lifts and elevators
- Sauna equipment
- Motors
- Central air conditioning systems including compressors, condensers, and air handler units
- Heating equipment including boilers and heat pumps
- Home security systems
- Ventilating systems and exhaust fans
- Water heaters
- Emergency generators
- Central vacuum systems

- Swimming pool or hot tub filtration
- Computer equipment and other home electronics (e.g., televisions, audio systems)
- Portable kitchen or laundry appliances (e.g., dishwashers, washing machines, electrical dryers, microwaves, stoves)
- Refrigerators and freezers
- Smart home automation systems

ADDITIONAL COVERAGES

To help you recover as quickly as possible the Equipment Breakdown Endorsement also provides:

- **Expediting Expenses**—reasonable costs up to \$2,500
- **Spoilage Coverage**—loss of perishable goods resulting from spoilage with a \$2,500 maximum in a 12-month period
- **Pollutant Clean-Up and Removal**—\$2,500 maximum in a 12-month period

▶ Act Today

Ask your local Hanover agent for more details or visit www.hanover.com for more information and a listing of agents in your area.

CUSTOMIZING YOUR COVERAGE

In addition to your choice of packages, The Hanover offers a variety of special coverages, or endorsements, designed to fit your lifestyle. For example, do you:

- Collect antique silverware, jewelry, or coins?
- Want extra protection from an Umbrella policy?
- Have a relative in an assisted living care facility?
- Want greater level of coverage with guaranteed replacement cost—ensuring your house is rebuilt “in kind” in the event of a covered loss?

If so, your agent can help you customize your coverage by determining which endorsements are right for your unique needs.

The Equipment Breakdown Endorsement is different than a warranty. Here are just a few ways how:

Equipment Breakdown

- Covers sudden and accidental breakdown due to failure of mechanical, electrical, and pressure systems
- May require home inspection
- Low annual premium with \$500 deductible

Warranties

- Covers wear and tear within a specified length of time
- Require a home inspection/equipment categorization
- Home warranty programs cost on average about \$500 per year plus service call deductible
- Retailers' extended warranty can cost \$100 for each item