

Equipment Breakdown from Carolina Farmers Mutual Homeowners



Carolina Farmers Mutual is pleased to offer an alternative to home warranty plans. Equipment Breakdown coverage is now available through your Homeowners Insurance Policy. Whether you are a renter or a high-value homeowner, we have your equipment breakdown exposures covered.

If it uses electric power, it is most likely subject to equipment breakdown.

Often this equipment requires sophisticated diagnostic tools and skilled technicians to oversee a potential repair. Equipment Breakdown coverage protects you against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown. Off-premises coverage is now included. Coverage was previously limited to "Residence Premise" and now we've extended coverage for property that is away from the described premises.

Typical Losses

During a family vacation, a storm caused a power outage. A laptop computer and cell phone were charging when the outage occurred. When power was restored, a voltage spike damaged the items beyond repair and required their replacement. With the Off-Premises Coverage the homeowner would now be covered!

Cost of Repairs: **\$3,750**

A personal computer (PC) used to control multiple systems (HVAC, lighting and irrigation) within the home sustained electrical damage from a power surge. Replacement of the computer and the unique programming was required.

Property Damage: **\$2,975**

Exposures

- Clothes Washers and Dryers
- Computer Equipment
- Dishwashers
- Freezer Units
- Garbage Disposals
- Heat Pumps
- High Efficiency Home Heating and Central A/C Systems
- Home Security Systems
- Kitchen Refrigerators
- Lighting and Home Environment Monitoring
- Microwaves
- Ovens
- Sump Pumps
- Surround Sound Systems
- Swimming Pool Equipment
- Televisions (Plasma, LCD, etc.)
- Water Heaters
- Well Water Pumps



EQUIPMENT BREAKDOWN COVERAGE LETS YOU REST EASY



What is Equipment Breakdown coverage?

Equipment Breakdown coverage is:



Simple to Understand



Very Affordable

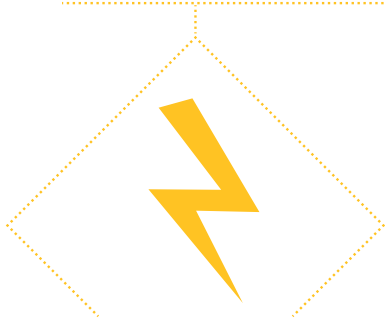


Easy to Add

It's a simple add-on coverage that fills the gaps in your homeowners insurance policy.

Most homeowners insurance policies don't cover the cost of repairing or replacing essential equipment in your home when it breaks down. But with Equipment Breakdown coverage, you can rest easy.

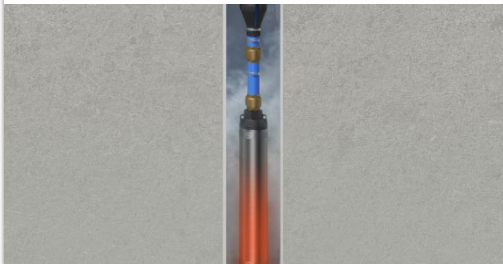
What does it cover? You may be covered for a loss caused by:



Electrical Breakdown

Top Causes:

- Power surge
- Equipment overheating
- Improper ventilation



Shorted well pump motor:
\$2,000 to fix without coverage



Mechanical Breakdown

Top Causes:

- Lack of lubrication
- Equipment overheating due to prolonged usage



Seized air conditioning compressor:
\$2,500 to fix without coverage



Pressure Systems Breakdown

Top Causes:

- Overpressure
- Overheating



Ruptured water heater:
\$2,000 to replace without coverage

Explore more ways to protect yourself from unexpected equipment expenses.
visit <https://www.homeownerseb.com/?id=carolina-farmers-mutual>



Modern machines aren't made to last.

Within four years of manufacture:



36% of side-by-side refrigerators break down



25% of front-loading washing machines seize



20% of dishwashers break down

Thankfully, equipment breakdown covers:



Extra protection for peace of mind



Off-Premises Coverage

Equipment that travels with you is covered from equipment breakdown.



Green Coverage

Upgrade equipment with environmentally friendly alternatives.



Expedited Expense

Don't wait to call your repair technician! The cost to expedite necessary repairs is covered.



Refrigerated Property

Get reimbursed for perishable goods that spoiled in your freezer or refrigerator due to an equipment breakdown.



Newer appliances and electronics break down too.

Power surge damage is the leading cause of equipment breakdown and can affect all of your electrical equipment - new or used.

- Average cost: \$3,250 per claim
- Can damage multiple pieces of equipment at once

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