

WE HAVE IT COVERED.
ALL OF IT.



HOME SYSTEMS PROTECTION

Cover repairs and replacements when home systems, equipment and major appliances break down.

WHAT IS HOME SYSTEMS PROTECTION?

Equipment Breakdown coverage designed for residential properties that provided physical damage to covered equipment such as home infrastructure systems and personal property.

PROVIDES COVERAGE FOR SUDDEN AND ACCIDENTAL:

- Mechanical Breakdown
- Electrical Breakdown
- Bursting, Cracking or Splitting of Covered Home Equipment

That results in direct physical damage and requires repairs or replacement of all or part of the damaged "covered home equipment".

HERE'S WHY YOU NEED IT

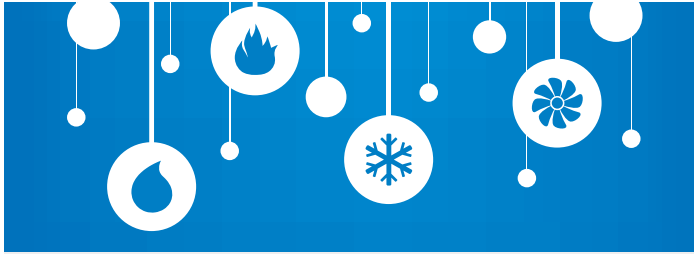


Canadian homes keep getting bigger. They're also becoming better equipped. As homes have changed, so have the complexity and value of the systems it takes to keep them comfortable. Homeowner property policies do not cover most mechanical, electrical or heating equipment breakdowns. As a result, homeowners can end up footing the bills for loss that can total many thousands. **By packaging Home Systems Protection in a homeowner's policy, you can include this important coverage for just pennies a day.**



**Ayr Farmers
Mutual**
Insurance Company

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What's covered?

Examples of covered equipment are:

- Personal property (appliances and electronics)
- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Furnaces, heat pumps, heaters, solar heaters
- Deep well pumps
- Back-up generators
- Chair lifts and elevators
- Electrical power panels
- Various types of motors and mechanical devices
- Pool equipment
- Central vacuum systems

Loss Example: Air Conditioning

Metal fatigue causes a fracture in the refrigerant line of a 3-ton air conditioning compressor.

Replacement of line, compressor, refrigerant and oil costs \$3,750.

Loss Example: 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.

Total loss: \$13,992

Features

LIMITS OF LIABILITY

\$50,000 per accident unless a higher limit is shown in the schedule of the endorsement. The equipment breakdown limit does not increase the property limits.

LOSS OF USE

Coverage for additional living expenses and fair rental value if the home becomes uninhabitable for a period of time due to a covered loss is provided to the equipment breakdown limit.

SPOILAGE

Pays for loss of perishable goods for up to \$500 stored in a refrigerator or freezer at the time of a covered loss to that unit.

DEDUCTIBLE

Same as the Homeowners deductible, unless a different deductible is shown in the endorsement schedule.

Please contact us for a quote today and see how little it costs to protect your home's valuable systems, equipment and appliances.

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