

# Travelers Home Protection<sup>SM</sup> Equipment Breakdown Coverage

Available with *Travelers Home Protection*, this coverage can provide protection for a broad range of household appliances and equipment against unexpected mechanical or electric failure. This coverage can be purchased separately or packaged together with Buried Utility Lines Coverage.



**Examples of covered items include:**

- Computer
- Well Water Pump
- Oven
- Surround Sound System
- Television
- Sump Pump
- Dishwasher
- Lawn Mower
- Boiler
- Treadmill
- Refrigerator
- Air Conditioning Unit
- Water Heater
- Hot Tub
- Circuit Breaker Panel
- Dryer

## Extra protection for your clients' belongings at a great value

Equipment Breakdown Coverage can help cover the cost of repairing or replacing equipment, appliances and systems damaged from unexpected mechanical or electrical failure. And since many homes today are equipped with advanced technology and other equipment that can represent a significant expense in the event of a loss, this coverage can offer customers additional peace of mind.

**Adding Equipment Breakdown Coverage could save your clients thousands of dollars if:**

- The heating system runs constantly and damages the compressor
- An air conditioning system fails after the motor seizes
- A surge damages your client's television
- A lawn mower hits a rock and the transmission is damaged
- Corrosion or rust leads to breakdown
- A breakdown occurs while the snow blower is being used by another person, away from your client's home

- The water heater fails due to a cracked weld
- The refrigerator fails from a control board component

**Affordable coverage**

Customers can get up to \$15,000 in coverage — for as little as \$49 dollars a year — if they pay in full and have a Travelers home policy\*. See chart on back for additional details.

## Claim service that delivers

From the very basic to the most complex claims, Travelers provides fast, fair resolution. We have over 11,000 in-house Claim professionals, including dedicated equipment Claim professionals in our Boiler and Machinery Group, and we focus on making the claim process easy for your clients with:

- 24/7 claim reporting
- Equipment breakdown know-how
- In-house Claim professionals
- In-house subrogation expertise

See back for FAQs and additional information about Travelers Equipment Breakdown Coverage.

# Frequently Asked Questions about Equipment Breakdown Coverage

## What is the coverage limit?

The annual limit is \$15,000 and the deductible is just \$500.

## Is coverage limited based on the age of the appliance or equipment?

No. As long as the appliance or equipment experiences a covered breakdown.

## What is the difference between wear-and-tear and equipment breakdown?

Wear-and-tear usually occurs over time. An equipment breakdown usually occurs suddenly. In instances where wear-and-tear occurs, performance of the equipment slowly declines and its capacity diminishes; the equipment continues to operate but does not perform as expected. An example of wear-and-tear that is not covered is when the refrigerator is still running but not getting cold.

## If a piece of equipment fails due to wear-and-tear, is it covered?

Travelers Equipment Breakdown Coverage excludes wear-and-tear unless it results in a breakdown. For example, if the above refrigerator continues to run and its motor burns out, then it would be covered.

## How does Equipment Breakdown Coverage differ from a home warranty?

Equipment Breakdown Coverage is less expensive with fewer limitations.

	Equipment Breakdown Coverage	Typical Home Warranty
Cost	\$49-\$123.50 per year — see chart above for details	\$300 or more per year
Limits	\$15,000 annual	May contain much lower aggregate limits such as \$1,500 in coverage per year (for each item/appliance)
Deductible	\$500	From \$60 to \$100 per item
Contractors	Customer chooses contractor for repairs	May require customer to use the company's contractors
Coverage Approach	Purchased once for all covered equipment — no need to name each item/appliance	Name each item/appliance to be covered
Additional Coverages	Loss of use, expediting expense, green improvements and environmental safety and efficiency improvements	Not generally offered

## What is the cost of Equipment Breakdown Coverage?

	Cost/Year	Discounts
<b>Equipment Breakdown Coverage</b>		
Equipment Breakdown	\$123.50	
Equipment Breakdown Paid in Full	\$120.00	Paid In Full
Equipment Breakdown with Travelers Home Policy	\$52.50	Multi-Policy*
Equipment Breakdown with Travelers Home Policy Paid in Full	\$49.00	Multi-Policy* and Paid In Full
<b>Equipment Breakdown and Buried Utility Lines Package</b>		
Package	\$243.50	
Package Paid in Full	\$240.00	Paid In Full
Package with Travelers Home Policy	\$101.50	Multi-Policy*
Package with Travelers Home Policy Paid in Full	\$98.00	Multi-Policy* and Paid In Full
<b>Other Features</b>		
\$15,000 Limit		
\$500 Deductible (per event)		

To learn more about **Travelers Home Protection** Equipment Breakdown Coverage, visit [Travelers.com/ForAgents](https://Travelers.com/ForAgents) or contact your Travelers Sales Executive.



travelers.com

\*As used here, a Travelers home policy refers to a Travelers Personal Insurance Dwelling, Condo/Co-op, Tenant or Homesaver policy. Multi-Policy discount is available when: packaging the Equipment Breakdown Coverage with a Travelers Personal Insurance Dwelling, Condo/Co-op, Tenant or Homesaver policy providing coverage for the same location and the policy is written for the named insured, resident spouse or domestic partner; or packaging the Equipment Breakdown Coverage and Buried Utility Lines Coverage Package with a Travelers Personal Insurance Dwelling or Homesaver policy providing coverage for the same location and the policy is written for the named insured, resident spouse or domestic partner.

Insurance is underwritten by The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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