

Loudoun Mutual's Home Systems Protection and Service Line Coverage



EQUIPMENT IS THE HEART OF YOUR HOME

Home Systems Protection And Service Line Coverage For Your Home...
Providing Affordable Protection Against Costly Equipment And Service Line Repairs.

Your Home Depends On Equipment

Equipment is vital to our homes because it's the heart of our daily lives. And, much of our home equipment, like appliances and media equipment, contains sensitive hi-tech components that are prone to both mechanical and electrical breakdown. In addition, homeowners depend on underground utility service pipes and lines to keep their homes operating, including electrical, gas, water, sewer and even communications.

Coverage Gaps Exist

Most homeowners may be surprised to learn that essential home equipment is not covered for physical damage from mechanical or electrical breakdown under traditional homeowner policies. Nor are most aware that repairs to underground service utility lines from the exterior of the home to the main connection (usually at the street) are the responsibility of the homeowner. Yes, you probably have good property insurance, but these gaps exist. These coverage gaps can cost a homeowner hundreds, if not thousands of dollars out-of-pocket without proper insurance coverage.

Home Systems Protection Coverage— For The Home's Equipment Exposures

Your home depends upon equipment like electrical panels, HVAC systems, as well as media equipment and appliances. Here are just some of the types of equipment covered by Home Systems Protection coverage for mechanical and electrical breakdowns:

- Electrical power panels
- Emergency power generators
- Security and fire alarm system
- Electric garage doors and gates
- Heating boilers and hot water heaters
- Furnaces, heat pumps, solar heating systems
- Central air conditioning and fans
- Well pumps
- Pool and spa equipment
- Exercise equipment
- Kitchen and laundry appliances
- Media equipment

Home Systems Protection coverage pays for the repair or replacement (when required) of this equipment if damaged by electrical or mechanical breakdown. Coverage includes: Spoilage (sublimited), Additional Living Costs/Loss of Rents, and Expediting expenses related to a Home Systems Protection covered loss. In addition, there is Green coverage (sublimited) as defined, Pollutant Cleanup and Removal coverage (sublimited) as defined, and even an Environmental, Safety and Efficiency Improvements condition allowing up to 150% replacement cost when replacement is required, as defined in the coverage endorsement.

Service Line Coverage—For The Home's Exterior Underground Utility Exposures

Your home depends upon its underground utility pipes and lines. Service Line provides coverage for leak, break, tear, rupture, collapse or arcing of a "covered service line" possibly caused by root infiltration, freeze, electrical arcing, wear and tear, rust, corrosion, or other defined causes of loss. Here are just some of the types of underground service lines and pipes covered:

- Water
- Sewer/waste disposal
- Gas or propane
- Other heating including geothermal
- Electrical lines
- Communication lines
- Drainage

Service Line coverage includes Damages to "Covered Service Line", Excavation Costs, Outdoor Property damage, Expediting Expenses, Additional Living Costs and Loss of Rent, and Green coverage (sublimited) as defined.

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Real Risk. Real Protection.

Here are some real-life examples of claims covered by our combined Home Systems Protection and Service Line endorsement for the home:

- A **home dehumidifier unit** sustained mechanical damage and was replaced by a new unit since repairs would have cost more. *Covered by Home Systems Protection coverage.*
Total paid loss: \$6,044
- 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. *Covered by Home Systems Protection coverage.*
Total paid loss: \$13,992
- An **alarm panel's** internal electrical short damaged the DVR, its UPS battery back-up equipment, and the electronic gate's main processor, requiring repairs and parts replacement. *Covered by Home Systems Protection coverage.*
Total paid loss: \$9,441
- A **washing machine's** drive motor locked and gears broke. The machine had to be replaced. *Covered by Home Systems Protection coverage.*
Total paid loss: \$712
- An **underground water pipe** burst during a spring freeze. In addition to excavation and pipe repair, landscaping was required to repair a garden damaged in the process. *Covered by Service Line coverage.*
Total paid loss: \$2,700
- An **underground sewer line** failed and was damaged, reportedly from tree root growth. *Covered by Service Line coverage.*
Total paid loss: \$9,500



Include Home Systems Protection And Service Line Coverage For The Home

Home Systems Protection provides coverage from mechanical or electrical breakdown for the home's interior equipment and home systems, such as HVAC equipment, the electrical panel, kitchen and laundry appliances, home entertainment and personal electronics up to \$50,000 with a \$500 deductible. Service Line coverage is also included for service line failure of the home's exterior underground water piping, sewer or septic piping, as well as for gas, propane and heating pipes, and underground power, communication and data lines up to \$10,000 with a \$500 deductible.

MyHomeWorks™ Website To Help Homeowners Manage Their Homes

Homeowners often struggle with managing their home, from their home's assets to their hi-tech devices and even their records of home inventory in case of a home disaster. Balancing home management also includes managing the home's energy usage and costs, a major household budget expense for homeowners.

The solution? MyHomeWorks™, a website offering the homeowner a suite of home management and energy management tools available to our homeowners who have the Home Systems Protection and Service Line coverage endorsement. If put to regular use, homeowners can actually benefit from their insurance coverage even if they never experience a loss.

To access MyHomeWorks™ website for policyholders:

Go to: www.myhomeworks.com/mhw/loudounmutual or scan:



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