

Loudoun Mutual Introduces Rental Property Systems Protection and Service Line Coverage.

It provides affordable protection against costly equipment and service line repairs.

Coverage includes occurrences that many insurance policies exclude.

Many insurance policies don't cover the cost of repairing or replacing essential equipment at your rental property when it breaks down. Service Agreements and Extended Warranties? They are often expensive and usually cover just one piece of equipment. Loudoun Mutual's Systems Protection and Service Line coverage offers a simple, affordable solution that covers equipment mechanical and some electrical breakdown and underground lines.

Systems Protection covers a wide range of critical property systems and equipment. Examples include:

- Central air conditioning
- Boilers, furnaces & heat pumps
- Conventional and solar water heaters
- Radiant floor heating
- Renewable heating (e.g., solar, wind, geothermal)
- Well pumps, installed sump pumps, pool and spa pumps, heating and filtration equipment
- Electrical service panels
- Permanent emergency generators
- Permanent home security monitoring and control devices



The underground lines that service your rental property are also included.

Did you know you are responsible for repairs to underground pipes and wiring that bring services such as water, power, data and communications into your rental property, if the damage occurs on your property? Our enhanced coverage pays not only for service line repairs, but also for damage to outdoor property and landscaping caused by repairs. **Please note that gas lines are excluded.**

You're protected even when your rental property becomes uninhabitable.

Loudoun Mutual's Systems Protection and Service Line Coverage also covers spoilage and loss of rents if your rental dwelling becomes uninhabitable due to an equipment breakdown or service line issue. This is another benefit most warranties and service contracts do not offer.

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Here are some examples of why Systems Protection and Service Line Coverage are important and can save you thousands of dollars:



Power Surge damage to a heat pump required replacement of the entire unit as repair parts were no longer available.

Total loss: \$5,400

A circuit breaker in a home's electrical panel failed to trip, leading to damaged wiring, lighting switches, outlets and appliances. Permanently installed appliances and all wiring and control devices were removed and replaced along with the failed circuit breaker.

Total loss: \$14,000

A six-year-old air conditioning compressor was operated in an overheated condition for an extended period, leading to an electrical breakdown of the compressor which had to be replaced. **Total loss: \$5,100**

An underground sewer line on the insured's property was damaged by tree root growth. The driveway and surrounding landscape were damaged during the excavation process to repair the sewer line. **Total loss: \$10,500**



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. **Total loss: \$2,700**

Some of the Fine Print – Coverage Highlights, Limits, and Deductibles

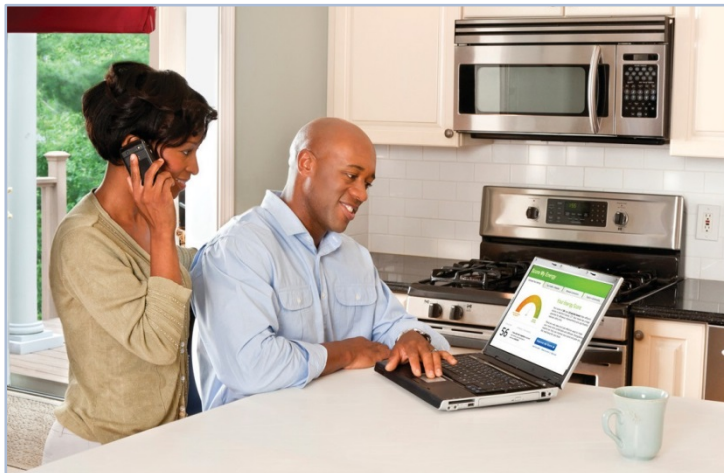
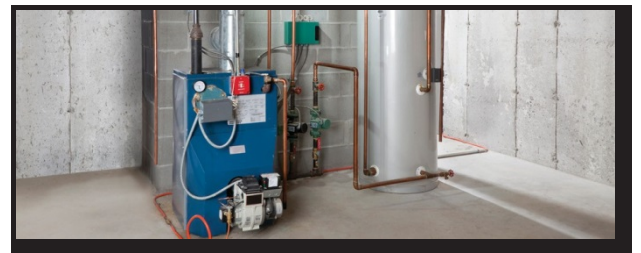
Systems Protection Coverage Summary: Coverage is provided for the sudden and accidental mechanical or electrical breakdown or tearing apart, cracking, burning or bulging of a heating or air conditioning system, well pump, or outdoor electrical wiring and electrical equipment mounted on panels and poles.

Systems Protection Limit:	\$50,000 per occurrence
Systems Protection Deductible:	\$500
Spoilage Sublimit:	\$500 for refrigerated food, beverages
Service Line Limit:	\$10,000 per occurrence
Service Line Deductible:	\$ 500
Loss of Use or Rents:	Follows the Landlord policy Loss of Use limit up to the Systems Protection or Service line limit



Peace of mind when you need it most

It only takes the loss of a heating or cooling system, electrical system, well pump, or excavating a water line, to demonstrate the value of Systems Protection and Service Line Coverage.



The MyHomeWorks™ website is also included in the program.

Higher energy costs have driven up the cost of property management. Our complimentary service, the **MyHomeWorks™ website**, offers a convenient suite of customizable, interactive tools to help you increase energy efficiency and save money. Please go to www.myhomeworks.com/mhw/loudounmutual and sign up today!

Loudoun Mutual is pleased to announce the opportunity to purchase Systems Protection and Service Line Coverage for your dwelling policy.

Sooner or later an important piece of equipment at your rental property will break down. We are pleased to provide this coverage for your protection at the very affordable cost of \$39 per year. If you have any questions about Systems Protection and Service Line Coverage, please contact your Loudoun Mutual agent.

Please note this brochure is only intended as a summary and does not provide any coverage. Please refer to your insurance policy for specific coverage details.

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