

Offering More to Personal Insurance Customers

# Protect Your Home's Critical Equipment

With Optional Equipment Breakdown Coverage



**Fireman's Fund**<sup>SM</sup>  
Insurance Company

A company of **Allianz** 

## Growth of high-tech homes means higher risks.



Computer components and sensitive circuitry are common in many types of equipment and machinery used in today's high-end homes. These components are more fragile and prone to breakdown.

Within this context, it is now common for newer homes to have "structured wiring" for data and video distribution to operate home theater systems, pools and spas, lighting systems, thermostats, and more. Web-enabled systems also allow homeowners to remotely change settings and monitor what happens in the home.

The new Equipment Breakdown coverage protects these systems.

### Protection at a Low Cost

The premium for this new coverage is only \$70 per \$1 million in insured value. In other words, you can insure the equipment in a million-dollar home for about the cost of a tank of gas.

### Equipment losses can be costly

#### Why not have your coverage pay for these kinds of scenarios?

Dust accumulated in the computer system that runs a protective device, triggering an arcing incident that fuses much of the home's central wiring and cuts power to the house. A licensed electrician's emergency services were required to install the new equipment.

**Total claim paid to policyholder: \$1,700**

Metal fatigue led to damage in the refrigerant line of a three-ton commercial-grade air conditioning compressor. The repair contractor replaced the line, compressor, and coil.

**Total claim paid to policyholder: \$3,000**

# Today, your home equipment risks are higher.

Heat. Hot water. Electricity. Central air conditioning.  
A centrally-monitored security system.

Equipment protects the heart of your home. And with the construction of more homes with 'smart' networking technology, it's critical to make sure you're covered when faced with replacing damaged property and equipment.

Even if you have warranties or service contracts, it's very likely your protection is limited. That's why it's smart to purchase the Equipment Breakdown coverage enhancement from Fireman's Fund®. Much less expensive than a home warranty, the coverage protects the most important equipment in your home – and the computer systems that operate that equipment – for just pennies a day.

And to provide even more choices and reflect environmental sensitivity, the new coverage will pay an additional amount for equipment that is better for the environment, safer, or more efficient.

## When a breakdown happens, will your critical home equipment be covered?

Most of us take the equipment that provides our homes with heating, cooling, and electricity for granted.

And many homeowners assume they're already covered if equipment breaks down. But home and extended warranties can be very limited and they're intended to cover everyday maintenance, not major losses. Yet breakdowns can easily cost thousands of dollars.

Protection for the home equipment you depend on is now available for just pennies a day with our new Equipment Breakdown policy option.

Today's home have more equipment run by sensitive technology than ever before. So the risks and costs are higher.

## Here are examples of home equipment covered by the new policy enhancement:

- Central air conditioning.
- Ventilation systems and fans.
- Boilers and water heaters.
- Furnaces, heat pumps, heaters, and solar heaters.
- Built-in wiring for equipment monitoring and control systems.
- Well pumps.
- Back-up generators.
- Chair lifts and elevators.
- Electrical power panels.
- Central vacuums.
- Pool equipment.

## Supporting Firefighters for Safer Communities

Fireman's Fund Insurance Company was founded in 1863 with a mission to donate a portion of our profits to support the fire service. We continue that tradition today through our Heritage Program<sup>SM</sup> by awarding grants to fire departments for needed equipment, training and community education programs in partnership with our independent agents and employees. To learn more, visit our Web site at [www.firemansfund.com/heritage](http://www.firemansfund.com/heritage).

## Claims Service Pledge

For 145 years, we've shown an unwavering commitment to our policyholders when they sustain a loss. We promise to help get our policyholders' lives back on track as quickly as possible by providing knowledgeable claims professionals and a timely resolution. You can reach our claims professionals at **1.888.FIREHAT** (347.3428).

[www.firemansfund.com](http://www.firemansfund.com)

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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