



## Coverage extras for your home

Homeowners  
Insurance

### Protecting critical home equipment

Chartis is pleased to offer a range of coverage options to supplement your Private Client Group homeowners' insurance. Our equipment breakdown coverage reduces out-of-pocket expenses and minimizes the hassles associated with lengthy and disruptive repairs.

#### Addressing a gap in protection

Warranties typically only cover design or manufacturing defects. They do not apply to human error in installing, operating or maintaining the equipment. We can reimburse costs to repair or replace critical home equipment<sup>1</sup> related to:

- Central air conditioning systems
- Heating

- Swimming pools
- Ventilation
- Emergency generators
- Well pumps
- Air and water filtration
- Chair lifts and elevators
- Home entertainment and computers<sup>2</sup>
- And more...

#### Coverage highlights

##### Precise coverage

Choose limits that meet your needs.

##### Labor costs

Labor is a significant contributor to repair costs and often excluded from warranties.

##### Additional living expenses

If your home becomes uninhabitable, you can be reimbursed for related expenses.

##### Go "green"

You can replace broken equipment with a model that is better for the environment, safer or more efficient.<sup>3</sup>

##### Home theater and computer coverage (optional)

Add coverage for home computers and entertainment equipment such as televisions, projectors, audio systems and more.<sup>4</sup>

<sup>1</sup> Equipment that generates, transmits, or utilizes energy or operates under vacuum or pressure.

<sup>2</sup> Only with the purchase of Home Theater coverage enhancement.

<sup>3</sup> Up to 125% of the replacement value.

<sup>4</sup> Availability varies by state.

**Real-life examples**

With equipment breakdown coverage in place, you can avoid expenses like the following. Your only out-of-pocket cost would be your deductible.

- Improper balancing of the PH level in an in-ground swimming pool caused the tube in a propane-powered water heater to rupture.  
*Cost to replace the water heater: \$3,500.*
- A home automation system broke down when the controller overheated and shorted out. The original components and wiring were not compatible with new equipment; a wireless replacement system had to be installed.  
*Cost to install the new system: \$63,239*
- The ports in an air conditioning compressor cracked. The compressor, condenser and evaporator were a matched set, so each needed to be replaced.  
*Cost to replace the entire pump system: \$7,400; cost for the family to relocate for two days: \$1,200.*

Equipment breakdown coverage is just one of the many advantages available to our policyholders. Please ask your independent insurance advisor about protection for personal excess liability, automobiles, private collections, yachts and more.

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