What is equipment breakdown coverage for homeowners?



Businesses get equipment breakdown coverage so they can get back to work ASAP if a key piece of machinery or electronics breaks down. But what about the equipment in your home that's essential to daily living? Heating and cooling systems, refrigerators, water heaters, computers – we all know what a nuisance it can be to have any of these break down. That's why Patriot Insurance Company offers homeowners equipment breakdown coverage.

What is equipment breakdown coverage for homeowners?

Homeowners equipment breakdown coverage is an affordable add-on coverage to your standard homeowners, renters, or condo insurance policy.

Here's why getting this coverage is a smart move for your family.

1. It can help keep financial goals on track. Whether you're saving for your kids' future education, a new car, or a bigger home, nothing derails your progress like a big, unexpected expense. With homeowners equipment breakdown coverage to help you with those expenses, it's easier to stay on track with your savings goals.

2. It gives you peace of mind. Some of your home's equipment is so essential, if you can't repair it quickly, it could affect your family's health and safety. For instance, you can't be without heat during a

New England winter, without hot water for showers, or without a properly functioning refrigerator or freezer to keep food fresh and healthy for your family. Knowing you can afford to make repairs and keep your home safe for everyone is a huge comfort.

3. It covers a wide range of equipment and systems. Adding homeowners equipment breakdown coverage to your standard policy provides protection for:

- **Electrical or mechanical equipment** including a well pump motor or air conditioning compressor
- **Pressure systems,** such as a water heater
- **Power surges** affecting heating and cooling systems
- **Equipment that travels,** like a personal computer
- **Environmentally friendly appliances,** like solar panels
- **Refrigerator/freezer** appliances and contents
- **Damage caused by equipment failure,** such as food spoilage or damaged clothing

While homeowners equipment breakdown coverage does not cover the more predictable damage resulting from normal wear and tear or deterioration, it can keep you from being blindsided by large, unexpected home equipment expenses.

Talk to your local, independent agent about homeowners equipment breakdown coverage today.