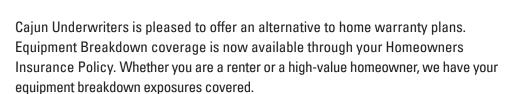
## **Equipment Breakdown from Cajun Underwriters Homeowners**







## If it uses electric power, it is most likely subject to equipment breakdown.

Often this equipment requires sophisticated diagnostic tools and skilled technicians to oversee a potential repair. Equipment Breakdown coverage protects you against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown. Off-premises coverage is now included. Coverage was previously limited to "Residence Premise" and now we've extended coverage for property that is away from the described premises.

## Typical Losses

During a family vacation, a storm caused a power outage. A laptop computer and cell phone were charging when the outage occurred. When power was restored, a voltage spike damaged the items beyond repair and required their replacement. With the Off-Premises Coverage the homeowner would now be covered!

A personal computer (PC) used to control multiple systems (HVAC, lighting and irrigation) within the home sustained electrical damage from a power surge. Replacement of the computer and the unique programming was required.

Property Damage: \$2,975

Cost of Repairs: \$3,750



## **Exposures**

- Clothes Washers and Dryers
- Computer Equipment
- Dishwashers
- Freezer Units
- Garbage Disposals
- Heat Pumps
- High Efficiency Home Heating and Central A/C Systems
- Home Security Systems
- Kitchen Refrigerators
- Lighting and Home Environment Monitoring
- Microwaves
- Ovens
- Sump Pumps
- Surround Sound Systems
- Swimming Pool Equipment
- Televisions (Plasma, LCD, etc.)
- Water Heaters
- Well Water Pumps

