



Security First Insurance*

Equipment Breakdown + Service Line Coverage for Homeowners

- Equipment Breakdown Coverage provides electrical and mechanical breakdown protection for a wide array of equipment - from large heating and cooling systems, to smaller electronic devices.
- Service Line Coverage protects the pipes that play a vital role in getting water to and from your home.
- Add these combined coverages to your policy for just \$80 a year.



Equipment Breakdown Covers

- Washers and Dryers
- Computer Equipment
- Dishwashers
- Refrigerators /Freezers
- Garbage Disposal
- Heat Pumps
- Home Heating Systems
- Home Air-Conditioning Units
- Security Systems
- Lighting Fixtures
- Microwaves & Ovens
- Sump Pumps
- Surround Sound Systems
- Swimming Pool Equipment
- Televisions



Service Line Covers



- Water, Sewer & Drainage Pipes
- Telecommunications Wiring
- Fiber Optic Cables
- Ground Loop Piping for Heat Pump
- Steam Piping to Heating System

Equipment Breakdown

Technology enhancements have impacted our homes and as a result the average equipment breakdown loss has increased. Adding Equipment Breakdown coverage to your homeowners policy can help protect you against costly and unexpected repairs.

Equipment Breakdown provides a \$100,000 coverage limit for electrical, mechanical and pressure system breakdowns that occur at your residence. A limit of \$10,000 applies to your equipment while it is off premises which will help protect the important equipment that accompanies you when you're away from home.

Service Line

If your home has an electrical, water, sewer, or communication lines, then you may be exposed to a Service Line loss that may not be covered by your homeowners' policy. A water line break caused by a tree root intrusion could render your home uninhabitable and result in costly repairs and temporary additional living expenses.

In addition to providing coverage for repairs associated with a service line failure, coverage also extends to the following:

- **Expediting expenses so you can make immediate repairs.**
- **Reimbursement for temporary living expenses.**
- **Environmental Safety and Efficiency Improvements.**

*Service Line Coverage is an addition to the Equipment Breakdown coverage and not offered as a standalone product.