

Quantum Home 2.0[®]: Equipment Breakdown Coverage

This unique coverage available for homeowners and renters provides an additional layer of protection for a broad range of household appliances and equipment against unexpected mechanical or electrical failure.



Coverage examples include:

- computer
- television
- boiler
- water heater
- well water pump
- sump pump
- treadmill
- hot tub
- oven
- dishwasher
- refrigerator
- circuit breaker panel
- surround sound system
- lawn tractor
- air conditioning unit
- dryer

Extra protection for your clients' belongings at a great value

Many homes today are equipped with advanced technology and other equipment not typically covered by a standard home insurance policy; yet a loss to one of these items can represent a significant expense. Equipment Breakdown Coverage can pay to repair or replace equipment and appliances and systems damaged from unexpected mechanical or electrical failure.

Adding Equipment Breakdown Coverage could save your clients thousands of dollars if:

- the heating system runs constantly and damages the compressor
- an air conditioning system fails after the motor seizes
- a surge damages your client's television
- a lawn tractor hits a rock and the transmission is damaged
- corrosion or rust leads to breakdown
- the water heater leaks due to a cracked weld

- the refrigerator fails from a control board component
- the snow blower breaks while being used by another person, away from your client's home

Just \$2 per month

Equipment Breakdown Coverage can be added to existing homeowners policies for just \$2 per month. It offers coverage up to \$50,000 and a deductible of just \$500.

Claim service that delivers

From the very basic to the most complex claims, Travelers provides fast, fair resolution. We have over 11,000 in-house claim professionals, including dedicated equipment claim specialists in our Boiler and Machinery Group, and we focus on making the claim process easy for your clients with:

- 24/7 claim reporting
- equipment breakdown know-how
- in-house adjusters
- in-house subrogation expertise

See back for FAQs and additional information about Travelers Equipment Breakdown Coverage.

Frequently Asked Questions about Equipment Breakdown Coverage

How much does this coverage cost?

A very affordable additional \$2 per month.

What is the coverage limit?

The coverage limit is \$50,000 and the deductible is just \$500.

What are the eligibility requirements?

To be eligible, Personal Property Replacement Cost Loss Settlement Coverage must be present.

Will claims make my premiums go up?

Claims made under Equipment Breakdown have no impact on premiums.

Is coverage limited based on the age of the appliance or equipment?

No. As long as the appliance or equipment experiences a breakdown, it will be covered regardless of age.

What is the difference between wear-and-tear and equipment breakdown?

Wear-and-tear usually occurs over time. An equipment breakdown usually occurs suddenly. In instances where wear-and-tear occurs, performance of the equipment slowly declines and its capacity diminishes; however, the equipment continues to operate but does not perform as expected. An example of wear-and-tear that is not covered is when the refrigerator is still running but not getting cold.

If a piece of equipment fails due to wear-and-tear, is it covered?

Travelers Equipment Breakdown Coverage excludes wear-and-tear unless it results in a breakdown. For example, if the above refrigerator continues to run and its motor burns out, then it would be covered.

How does Equipment Breakdown Coverage differ from a home warranty?

Equipment Breakdown Coverage is less expensive with fewer limitations.

	Equipment Breakdown Coverage	Typical Home Warranty
Cost	\$2 per month	\$25 or more per month
Limits	No yearly aggregate; per occurrence limits up to \$50,000	May contain yearly aggregate limit such as \$1,500 in coverage per year (for each item/appliance)
Deductible	\$500	From \$60 to \$100 per item
Contractors	Homeowner chooses contractor for repairs	May require homeowner to use the companies' contractors
Coverage Approach	Purchased once for all covered equipment – no need to name each item/appliance	Name each item/appliance to be covered
Additional Coverages	Loss of use, pollution, expediting expense, green improvements and environmental safety and efficiency improvements	Not generally offered

To learn more about Equipment Breakdown Coverage, contact your Travelers Sales Executive.



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