

# Grinnell Mutual Equipment Breakdown Coverage for Homeowners



You depend on many types of equipment to provide convenience, comfort and safety within your home. Yet, these modern-day essentials such as air conditioners, computers and household heating systems are all subject to potential mechanical and electrical breakdown. If your equipment fails, what will you do?

## Don't lose sleep over the unexpected

Most homeowners policies exclude these types of losses, putting your investments at risk. Individual warranty plans are available, but may be too costly, confusing and burdensome to manage. You need a way to protect both your home and your budget.

Fortunately, there is an affordable alternative — homeowners equipment breakdown coverage.

This unique product extends coverage to all your important home systems and personal property due to loss by mechanical or electrical breakdown. The coverage is convenient and seamless—there are no separate warranty programs or fees to manage.

And you'll know you're covered for the systems you depend on most.

## Typical Losses

A domestic water 230-volt deep well pump short-circuited to ground. Upon being pulled from the well to determine its condition, it was concluded that the cost to repair the motor was greater than the cost of a replacement.

**Cost of Replacement:** \$1,850  
**Loss of Use:** \$186

A power surge caused by the electric utility resulted in arcing damage to the electronic components of a panel television and electric motor of an air conditioning system. Replacement and repairs required service by separate technicians.

**Cost of Repairs:** \$3,750

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

An air conditioning system suffered an ice buildup in the evaporator due to a cracked compression fitting. The ice plugged the condensate drain causing water to flow into the control cabinet, short-circuiting the solid state controls for the air conditioning system and furnace.

**Cost to Repair:** \$2,800

## Covered Equipment

- Clothes washers and dryers
- Computer equipment
- Dishwashers
- Electrical service panels
- Freezer units
- Garbage disposals
- Heat pumps
- Heating and central air conditioning systems
- Home security systems
- Lighting and home environment monitoring systems
- Microwaves
- Ovens
- Refrigerators
- Sump pumps
- Surround sound systems
- Swimming pool equipment
- Televisions
- Water heaters
- Well water pumps

Even items that you typically think of as disposable, such as, garage door openers, exhaust/ceiling fans, DVD players and much more, could benefit from this coverage as a result of an electrical power surge.

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GMRC 6119 (1-14)