



Mutual Assurance Society of Virginia is pleased to offer Equipment Breakdown coverage through your Homeowners Insurance policy. This important coverage offers an alternative to home warranty plans and includes a wide array of coverage from large heating and cooling systems to your smaller electronic devices.

If your home utilizes electricity, adding Equipment Breakdown coverage to your homeowners policy can help protect you against an expensive and unexpected repair cost.

Equipment Breakdown coverage includes electrical, mechanical, and pressure system breakdown for your "Assured Premises." And we have now extended coverage to include "Off Premises Equipment" that will help protect important property while traveling or away on vacation.

Coverage Highlight:

Off Premises Equipment Coverage

Loss Example: While lounging by the pool on a family vacation, the hotel experienced a spike in voltage which resulted in a power surge throughout the hotel. The family had been charging various electronic devices including a laptop, a cell phone and a tablet. Due to the power surge, all three electronic devices were damaged and required repairs and/or replacement.

Covered Damages: \$1,850

Covered Equipment Includes:

Washers and Dryers
Computer Equipment
Dishwashers
Refrigerators /Freezers
Garbage Disposals

Heat Pumps
Home Heating Systems
Air-Conditioning Units
Home Security Systems
Lighting Fixtures

Microwaves & Ovens
Sump Pumps
Surround Sound Systems
Swimming Pool Equipment
Televisions

Equipment Breakdown for Homeowners Examples



*Mutual Assurance
Society of Virginia*



More Loss Examples

Broken A/C Compressor

- The compressor on an air conditioner suffered a covered breakdown in the middle of a heat wave.
- Cost: \$6,500 for repairs and for cost of housing the family in a hotel while waiting for the repair.
- The insured only paid their property deductible w/endorsement (\$1,000 minimum)

Broken Temperature Control Unit on Fridge

- The temperature control unit on the fridge suffered a covered breakdown resulting in repairs and spoiled food.
- Cost: \$2,500
- The insured only paid their property deductible w/endorsement (\$1,000 minimum)

Equipment Breakdown Limit of Insurance: \$50,000 | Policy Deductible Applies
Call or email us to add this valuable coverage for only \$50 - \$100 per year *

2020 Edition. This flyer is made available for informational purposes only. This is only a summary of coverage and does not change or supplement the policy. Refer to the actual coverage form for full details.

* price based on dwelling value