



Affordable Protection for Sophisticated Household Equipment

From kitchen appliances to home entertainment equipment to air conditioning systems, more and more of today's homes are outfitted with sophisticated equipment. In response to this progress, we offer equipment breakdown coverage for homeowners policies. This enhancement will help protect you from costly equipment breakdowns.

While not a warranty program, this valuable coverage protects homeowners from the costs associated with repairing or replacing sophisticated household equipment damaged by mechanical, electrical or pressure failure. The goal is to reduce potential gaps in coverage and terms while still remaining affordable.

Let's face it, breakdowns happen. The more sophisticated the household equipment is, the more costly it becomes to repair or replace. When you figure the cost of our equipment breakdown protection is just a fraction of the total cost of homeowners insurance, it's a small price to pay for peace-of-mind protection.

Sample Losses

Air conditioner chiller freezes up and requires replacement.

TOTAL LOSS \$3,800

Voltage spike damages home entertainment system including receiver, video player and plasma television.

TOTAL LOSS \$6,000

To learn more about coverage for homeowners,
call 618-656-3410 or visit www.MadisonMutual.com.

Covered Equipment

- Air Conditioning Units
- Computers and Peripheral Equipment
- Electrical Doors and Locks
- Equipment Related to Hobbies, Woodworking, Restoring Cars, etc.
- Heating Equipment
- High-Efficiency Lighting Systems
- Home Entertainment Equipment
- Home Gym Equipment
- Jacuzzis and Related Equipment
- Kitchen Appliances
- Pumps
- Sauna Equipment
- Security Systems
- Swimming Pool Equipment
- Telephone Systems
- Washers and Dryers
- And More...

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.