



# Home Systems Protection Coverage

## Overview of Coverage for Home Systems Failure

Homeowners depend on the comfort and security their home systems and equipment provide. Most assume they're protected from breakdowns by insurance, warranties or service contracts; however, they're often not. A breakdown can come as an unwelcome surprise, costing several thousand dollars or more.

The risks of a breakdown to home equipment and sensitive technology is greater than ever. Home Systems Protection is an enhancement to property insurance that may help if a breakdown should occur.

## Coverage Highlights, Terms and Conditions

- **Damage to Covered Home Equipment:** Direct physical damage to covered home equipment, including electronic circuitry impairment to covered home equipment that occurs on or off the residence premises.
- **Environmental Safety and Efficiency Condition:** Additional cost to replace damaged property with new equipment that is environmentally friendly, safer, or more energy or water efficient than the equipment being replaced. Up to 150% of the cost of replacement with similar type and quality is covered. These additional costs are only provided when replacement is necessary or required.
- **Spoilage:** Physical damage due to spoilage that is the result of a home system breakdown of refrigerated property.
- **Loss of Use:** Coverage for Additional Living Expense and Fair Rental Value may apply.
- **Expediting Expenses:** Reasonable extra costs to make temporary repairs and expedite permanent repairs or replacement.
- **Green:**
  - Additional cost to repair or replace damaged property using equipment, materials and service firms required or recommended by a recognized environmental standards program
  - Cost to dispose of damaged property or equipment, if possible, through a recycling process and flush out
  - Cost to reinstate the environmental certification or replace it with an equivalent certification
  - Cost of an engineer, authorized by a recognized environmental standards program, to oversee the repair or replacement of the damaged covered property
- **Pollutant Cleanup and Removal:** Provides for the additional cost to clean up or dispose of pollutants that are the direct result of a home system breakdown.

## Limits, Sublimits and Deductible

Limits and deductibles can be found in the policy declarations. Contact a your Encompass Sales Consultant for more information.

**Please Note:** The limit of liability under this endorsement is dependent upon the age of the customer's covered home equipment.

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Encompass Insurance Company and its affiliates, Northbrook, IL. Availability from a particular company varies by state.