



EQUIPMENT BREAKDOWN

Comfort. Security. Convenience.

Today's homes run a lot of equipment. That means more risk of breakdown. But most homeowner policies don't cover critical home equipment breakdowns, so you're on the hook if something goes wrong.

Real-life breakdown scenarios:

- The compressor in your HVAC system seizes due to mechanical failure.
- Your sump pump suffers an electrical malfunction while pumping water out from your basement.
- Your permanently installed emergency generator suffers sudden mechanical or electrical breakdown.



Protecting and preserving
the things **Virginians** value most.



What's covered?

If the equipment is permanently installed and needs electricity to operate it's likely to be covered. Exclusions will apply if breakdown is caused by normal wear and tear.

- Air Conditioning Systems
 - Compressors/Condensers
- Air Handler Units
- Air Purifiers (built in)
- Ceiling Fans
- Central Vacuum Systems
- Chair Lifts & Elevators
- Circuit Breakers
- Cook Tops
- Deep-Well Pumps
- Dishwashers
- Electric Panels
- Emergency Generators (permanently installed; not portable)
- Exhaust Fans
- Home Security Systems
- Heating Systems & Components
- Lighting Systems

Coverage is subject to a limit of \$50,000 per accident. Spoilage and Loss of Use are also included. Spoilage coverage is \$500 per accident. Loss of Use provides \$200 per day for 5 consecutive days subject to a maximum of \$1,000 per accident. Coverage is subject to the policy deductible.

Contact your independent agent for additional information and a detailed review of your Equipment Breakdown coverage



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