

State Auto ConnectSM Home Systems Protection Coverage

With homes having more mechanical equipment and technology these days, the risks of inconvenient and costly breakdowns have increased.

From heating and cooling units, to computers and major appliances, you rely on the comfort and security your home systems and equipment provide. Now, you can add affordable protection with our Home Systems Protection Coverage to your State Auto homeowner's insurance policy.









What Is A Mechanical Breakdown?

Any direct physical damage to covered equipment caused by a sudden and accidental mechanical breakdown, electrical breakdown, or electronic circuitry impairment.






Limits And Deductibles

A \$500 deductible and a limit of \$50,000 for equipment less than 15 years old; if the equipment is 15+ years, the limit is \$1,500.

Types Of Covered Systems And Equipment

-  Air-conditioning units
-  Computers
-  Furnaces, boilers, heat pumps
-  Well pumps, installed sump pumps
-  Pool and spa pumps
-  Home security monitoring devices

Types Of Covered Personal Property

-  Kitchen and laundry appliances
-  Computers
-  Portable generators
-  Home entertainment equipment
-  Power tools

Coverage Highlights

*Coverage applies to the cost to repair or replace the equipment and any other property damaged by the equipment breakdown.**

Damage To Covered Home Equipment Or Personal Property

If you experience a loss due to mechanical or electrical breakdowns, our Home Systems Protection Coverage can help cover all of your important home systems and personal property

Example Of A Covered Loss: You noticed your air conditioning unit wasn't properly cooling your home and discovered ice on the condensing unit. A repair company inspected the unit and found a coil had cracked, causing the unit to lose all its freon. The unit, which was only four years old, could not be repaired and had to be replaced.



Environmental Safety And Efficiency Condition

Additional cost to replace damaged property with new equipment that may be better for the environment, safer for people, or more energy/water efficient than the equipment being replaced. Up to 150% of the cost of replacement — similar kind and quality. These additional costs are only provided when replacement is necessary or required.

Example Of A Covered Loss: 10 years ago, you installed an energy-efficient air conditioning unit, but it's no longer working due to a mechanical breakdown and it needs to be replaced. Now, with new technology, there's a more efficient air conditioning model to replace your old unit with a new, more efficient one.



Loss Of Use

If you're unable to live in your house due to a mechanical or electrical breakdown, and you must stay elsewhere, we'll help cover those costs.

Example Of A Covered Loss: A faulty circuit in a water pump caused your boiler to crack in six sections. The boiler unit was less than 15 years old and needed to be replaced. In addition, you need to stay two nights in a hotel.

Expediting Expenses

Any reasonable extra costs to help make temporary repairs, expedite permanent repairs or replacement.

Example Of A Covered Loss: You discover that your hot water heater had a mechanical breakdown at night, on the weekend. You need to hire a plumber right away to help prevent any further damage, but that means an extra charge for an urgent weekend service call.

Pollutant Cleanup And Removal

Provides for the additional cost to clean up or dispose of "pollutants" (i.e. any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkali, chemicals, and waste) that are the direct result of a "home system breakdown."

Example Of A Covered Loss: Your furnace breaks down and begins to emit soot. The soot ends up covering your walls and other valuables.



Spoilage

Any physical damage due to spoilage that's the result of a home system breakdown of refrigerated property.

Example Of A Covered Loss: Your nine-year-old refrigerator suffered an electrical breakdown to the main control panel. The panel turned the refrigerator unit off, which caused all of the food to spoil.

*Subject to limits and deductibles.

The above examples are shown for illustrative purposes only and do not represent predicted or expected outcomes.

Can be written on HO3, HO5, HO6, and HE7 policies. Home Systems Protection coverage is not available in North Carolina.

Availability may vary by state.

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