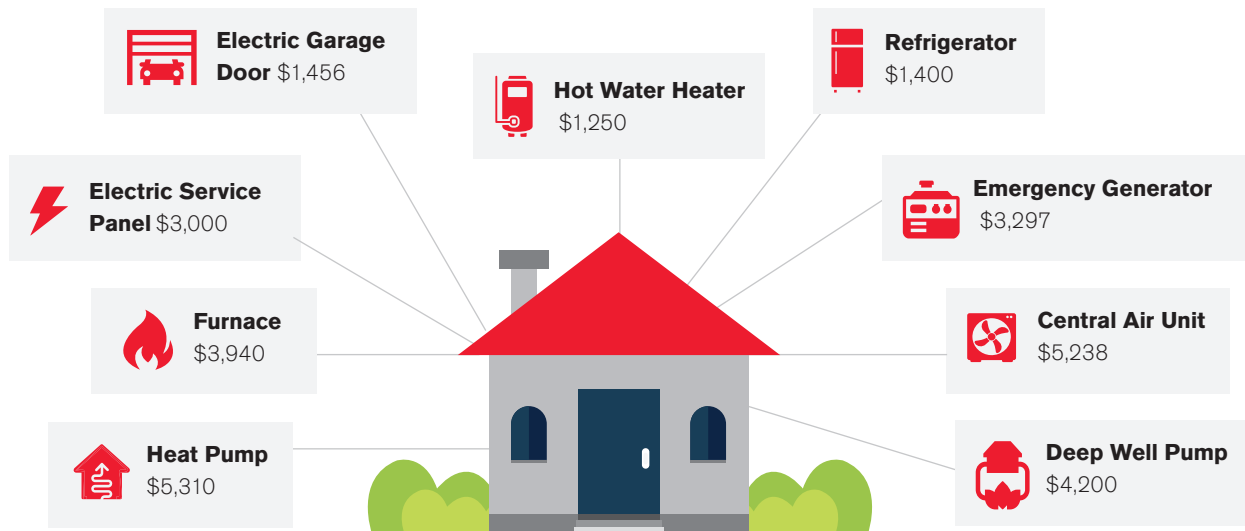




HOME SYSTEMS PROTECTION

Home Systems Protection (HSP) is offered as an endorsement to the Homeowners and Condominium Unit owners policies. It pays for repair or replacement of sudden and accidental breakdown of home equipment, such as motors, pumps, compressors and other components of the home systems that control electricity, heat and AC, plus personal property like laptops, appliances and smart technology. In short, HSP keeps your family comfortable and secure.

Average cost to replace:



BENEFITS OF COVERAGE

Versus the competition:

- › Is added to your home insurance policy
- › Fills an unrealized coverage gap for homeowners
- › Broad, comprehensive coverage
- › No inspection or maintenance records required

Hassle-free coverage:

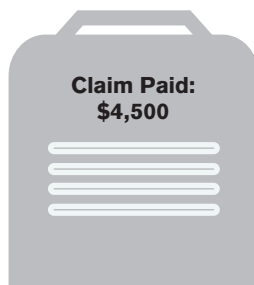
- › Pick your own repair contractor
- › Claim payments include repairs and service fees
- › No square footage limitation

Additional coverage for:

- › Temporary living expenses
- › Expediting expenses
- › Refrigerated food spoilage
- › Environmental, safety and efficiency improvements

WHY DO YOU NEED THIS COVERAGE?

Here are some real-life examples of how the Home Systems Protection helped homeowners like you.



The homeowner noticed the air conditioning unit was not properly cooling their home. After checking, they noticed 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 could not be repaired and had to be replaced. The claim was paid in the amount of \$4,500, the cost of the replacement unit, less the \$500 policy deductible.



The homeowner came home from work to find they had no running water. A repair company was called and determined the well pump motor had a locked rotor. The well pump motor was replaced. The claim was paid in the amount of \$1,633 less the \$500 policy deductible.