

Why do I need Home Systems Protection?

Solar PV Systems

\$5,000 to \$7,000

Cells can peel; voltage sags or surges can disturb inverters and breakers.

Electrical Panel

\$13,992

Damaged wiring, lighting switches, outlets and appliances were replaced due to circuit breaker's failure to trip.

Surges, spikes and overloads can cause arcing and short circuits, damaging the main panel, wiring, switches, outlets - even plugged-in devices.

Hot Water Heater

\$4,160

An aging hot water heater can crack or rupture.

Furnace

\$5,550

Replacement cost and hotel stay paid when broken blower caused damage to other parts in a furnace.

Burner can fail, blower motor can short and heat exchanger can crack.

Computers, Devices

\$3,600

Loss paid when video card in a laptop broke down, making the unit unusable.

Power surges can damage or destroy computers without proper protection. If parts break down and are obsolete, units may require replacement.

TVs and Entertainment

\$2,000 to \$2,500

Microelectronics and sensitive circuitry can cause televisions and entertainment equipment to simply stop working, for no apparent reason.

Air Conditioner

\$5,100

Repair cost paid when compressor operating in overheated condition for extended period broke down.

Compressor motor can seize and overheat; condenser tubes can crack; circulation fan can fail.

Washer / Dryer

\$2,000

Repair cost paid when front loading washing machine stopped working due to a breakdown.

Motors can seize or burn out, or an electrical circuit in the control board can fail.

All equipment is covered

Home Systems Protection is blanket breakdown coverage for all your covered home systems, appliances and electronics. It is not limited to one item only.

Broader than warranties and service contracts

A manufacturer's warranty will not cover food spoilage or a hotel stay if your home becomes uninhabitable. A service contract may not replace a unit if parts become obsolete. Home Systems Protection insurance covers replacement, additional living expenses and spoilage.

Fraction of the cost of extended warranties

An extended warranty can cost up to 20 percent of the purchase price of a single appliance. Home Systems Protection costs pennies a day and covers all appliances, systems and electronics.

Renewable coverage

Warranties expire after a few years, whereas Home Systems Protection is renewable every year, for covered home equipment.