



## HSB Home Systems Protection

The broadest coverage for today's home technologies

**NOT IF, BUT HOW**



Hartford Steam Boiler

Munich RE 

# A program that pays for itself

HSB HomeWorks™ combines competitive coverage for home systems, appliances and electronics, with home energy management services that can save policyholders money by helping them to increase their home's energy efficiency and reduce their energy consumption. In fact, the energy savings potential significantly exceeds the very modest cost of the insurance. That means that you can now offer a coverage that virtually pays for itself and creates a positive connection between you and your customers.



## Why it's important to cover home systems

Next to the home structure, home systems are typically homeowners' most valuable property. Think about it. To install a new boiler or furnace can cost \$4,000. A central air conditioning system might be worth \$5,000. Water filtration and treatment systems might be as high as \$2,500. Not to mention the value of increasingly popular technologies such as emergency generators, home entertainment systems and high efficiency appliances.

Homeowners today depend on more systems and new technologies than ever. Yet home systems such as these are not like other types of property in that they are exposed to the risk of electrical and mechanical breakdowns as well as traditional property perils. Indeed, many of these systems are reliant on sensitive circuitry. And that means the risk of breakdowns will grow. Given the value of these systems and the associated technical risks, home systems protection coverage is more essential than ever.

With the amount of equipment in homes today and the sensitive technology that drives it, breakdowns are inevitable. Unexpected home equipment losses can cost thousands of dollars. Homeowners want these losses covered. Yet available solutions, like expensive warranties, are restrictive.

With HSB, you can protect homeowners with contemporary coverage, customized to support your portfolio and your business strategy.

# Highlights of home systems protection



HSB Home Systems Protection is the broadest breakdown coverage available today. It covers systems, appliances, and electronics homeowners value and rely on for everything from essential services like heating and cooling, water and power, to communications, security and entertainment.

## Custom-built coverages and limits

HSB's Home Systems Protection can be configured to provide broad coverage for a wide range of interior and exterior home systems. How broad is up to you. We give you the flexibility to customize what's covered to suit your strategy and provide broad, meaningful protection at an affordable price. We can also tailor the limit and deductible to what your customer profile requires.

### Coverage options include:

- Home infrastructure coverage protects essential and costly systems that are permanently installed, such as those for comfort heating and cooling, electrical power and water treatment. Covered home infrastructure includes permanent systems essential for home comfort, convenience and operation such as:
  - Furnaces, heating boilers and heat pumps
  - Radiant and geothermal heating systems

- In-house water piping that is part of a heating or cooling system even if it is buried
- Air conditioning and ventilation
- Hot water heaters
- Water treatment and filtration
- Emergency generators
- Fire and security alarm systems
- Pool pumps and filtration
- Chair lifts

- Add to that optional coverage for personal property including home appliances, entertainment systems and consumer electronics. Covered personal property includes valued necessities and conveniences such as:
  - Kitchen and laundry appliances
  - Home entertainment electronics
  - Computers, laptops and tablets
  - Health monitoring systems
  - Home exercise equipment
  - Shop equipment

### Service line coverage option

As an option, and unique to HSB, we can even cover homeowner-owned, underground exterior service lines that fail or are accidentally broken and the often significant excavation costs associated with repairing or replacing them.

### Covered service lines include:

- Water and sewer piping
- Electrical power lines
- Communications or data cables for telephone, cable TV and Internet
- Drainage system piping
- Piping connecting an outside heating system to the dwelling
- Geothermal ground loop piping that connects to a heat pump

Precisely what we design for your homeowners program is entirely up to you. Protect essential infrastructure at a market-leading rate? Add exterior services lines to set your program apart? Provide the industry's broadest coverage for affluent buyers? We will tailor a program to support your strategy.



# Better, broader coverage

HSB offers better, broader home systems coverage, including new and expanded coverages for growing home exposures.



## Physical damage

Pays for direct physical damage to “covered equipment” caused by a sudden and accidental mechanical or electrical breakdown.

## Loss of use

Covers additional living expenses and fair rental value if the home becomes uninhabitable for a period of time due to a covered loss.

## Spoilage with higher sublimit options

Pays for loss of perishable goods when stored in a covered food or wine storage unit at the time of a covered loss to that unit. We will follow your spoilage limit for the perils you retain if the loss is caused by an equipment breakdown, up to a maximum limit of \$5,000.

## Electrical surge coverage

Many Homeowners forms cover artificially generated electrical current that originates on premises. This leaves a gap for the insured when the surge originates off premises, such as at a remote utility transformer. As an option, if your forms have this gap, we will work with you to develop a solution.

## Greater incentives for efficiency

HSB’s Environmental, Safety and Efficiency coverage pays up to 150% of the loss payable for upgrades to home systems that are more energy or water efficient, environmentally friendly or safer for people. This incentivizes homeowners to purchase more efficient systems and is also relevant to clients where water scarcity is an issue.

## Water piping coverage for radiant and geothermal heating systems

HSB provides coverage for interior water piping that is part of a heating or cooling system, even if the piping is located within walls, ceilings and floors. This allows you to promote coverage for radiant and geothermal heating systems, two emerging exposures in newer and renovated higher valued or rural homes.

## Green coverage

An optional enhancement, HSB’s Green coverage allows the homeowner to buy equipment, materials and services that are recommended by a recognized environmental standards program or the Insurance Institute for Business & Home Safety. It pays up to \$5,000 in addition to any applicable coverage under Environmental, Safety and Efficiency Improvements coverage.





## Bottom line value

The bottom line? HSB's Home Systems Protection addresses the latest breakdown risks to homeowners today, provides broader coverage, and gives your insureds better incentives to upgrade equipment. There's no other program available that protects your customers as well, with so much added value.

HSB offers some of the broadest breakdown coverages available anywhere - and more. It also gives you greater flexibility on limits and optional coverage enhancements. In combination with our home energy management services, HSB HomeWorks™ is a first of its kind product that can help differentiate your Homeowners product and set you apart from the competition.

To view a brief introductory video about the benefits of HSB HomeWorks™, scan this QR code with your smart phone.



Then contact your HSB representative.



**Hartford Steam Boiler**

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This is a summary of coverages.  
For all coverages, conditions and exclusions, refer to the policy.

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