



## HSB Home Systems Protection

### Risk Solutions

#### Hartford Steam Boiler

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### Why it's important to cover home systems.

Next to the dwelling structure, home systems are typically homeowners' most valuable property. Think about it. To install a new boiler or furnace can cost over \$4,000. A central air conditioning system might cost \$6,000 or more to replace. 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 costing \$6,000 or more, home entertainment systems and high efficiency appliances.

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 home warranties and extended warranties, are expensive and very restrictive.

### What is Home Systems Protection?

HSB Home Systems Protection is an endorsement to the Homeowners policy which provides the broadest breakdown coverage available today. HSB Home Systems Protection provides meaningful protection at an affordable price for all home equipment.

Coverage includes:

- Home equipment that is permanently installed, such as those for heating and cooling, electrical power and water treatment including:
  - Furnaces, heating boilers and heat pumps
  - Radiant and geothermal heating systems
  - Air conditioning and ventilation
  - Hot water heaters
  - Water treatment and filtration
  - Solar and other power generation equipment
  - Emergency generators
  - Fire and security alarm systems
  - Control panels
  - Pool pumps and filtration
  - Chair lifts and elevators
  - Security gates



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- Coverage also applies to personal property including home appliances, entertainment systems and consumer electronics such as:
  - Kitchen and laundry appliances
  - TVs and home entertainment electronics
  - Computers, laptops, tablets and phones
  - Health monitoring devices and equipment
  - Home exercise equipment
  - Tools and shop equipment
  
- Microelectronics coverage included:

The microelectronics that support home systems and appliances, make the risk of breakdown and loss even more impactful. Damage can be undetectable, and software and firmware failures aren't even physical. Until now, property coverage required proof of physical damage, which could leave insureds without coverage for repair, replacement and data loss caused by technology failures. HSB's microelectronics coverage is included in the HSB Home Systems Protection limit, and there are no special sub-limits or deductibles.

#### Additional coverage features:

- **Additional Living Expenses:** Covers additional living expenses and fair rental value if the home becomes uninhabitable for a period of time due to a covered loss.
- **Expediting expenses:** Covers the cost to make temporary repairs and to expedite permanent repairs or replacement.
- **Spoilage:** 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.

#### Contact us

HSB Home Systems Protection is available through insurers who partner with HSB to provide this enhancement in their homeowners and renters policy forms. Put our equipment breakdown coverage expertise and capabilities to work for your personal lines clients. Protect them with HSB Home Systems Protection coverage. For more information contact your HSB representative. Or call us at **1-800-472-1866**.

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**NOT IF, BUT HOW**