

Home Systems Protection



A traditional insurance policy covers a great deal – but what it leaves out can sometimes cost customers thousands of dollars. For example: What happens if a furnace or central air conditioning unit breaks down? Or a costly appliance? Or a TV or computer?

Home Systems Protection has been designed to plug those common insurance gaps. This insurance allows homeowners to:

- Bring major home systems like heating, cooling, water, and power affordably under insurance protection against unexpected accidents and breakdowns to mechanical and electrical systems.
- Efficiently insure those technologies around the home that have made our lives richer – entertainment systems, widescreen TV's and home theatres; Appliances that are essentially computer-controlled mechanical systems; water treatment systems, solar panels, and battery charging stations. And much more.

Less expensive, and simpler than warranties

Home Systems Protection is not a maintenance contract or a home warranty. These alternatives entail highly structured contracts and are usually much more expensive. With few exclusions and for a modest cost, Home Systems Protection adds the perils of home system breakdown including electronic circuitry impairment to property – both permanently installed (e.g. a furnace) and portable (e.g. a refrigerator, or a flat screen TV) - already covered in your home insurance policy.

Coverage features you will like

Home Systems Protection is increasingly an important piece of a family's financial protection. The benefits go beyond repair or replacement of damaged property – coverage includes Additional Living Expense if a breakdown to a home system makes the home uninhabitable for a time. There is even insurance coverage up to \$1,000 to keep a home certified as 'Green.'

For home equipment that is 15 years or older, this insurance will still pay up to \$1,500 on such equipment that suffers a breakdown under the definitions in the policy. The deductible is a modest \$500. And there are no requirements that equipment be kept in a certain condition to claim a loss. A lot is changing, and insurance coverage should keep up. This affordable solution for home equipment is a big step.

Examples of covered property:

- Boilers and furnaces
- Air conditioning systems
- Refrigerators and freezers
- Emergency generators
- Geothermal and solar installations
- Well pumps
- Security systems and electronic gates
- Pool and spa equipment
- Kitchen and laundry appliances
- Home theater and audio systems
- Computers, tablets and smartphones
- Health monitoring systems



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