

Coverage Highlights

Limit: \$50,000 or \$1,500 for equipment 15 years or older

Home System Breakdown:	“Home system breakdown” means an “equipment breakdown” or “electronic circuitry impairment.”
Equipment Breakdown:	<p>‘Equipment breakdown’ means a sudden and accidental:</p> <ol style="list-style-type: none"> 1. mechanical breakdown; 2. electrical breakdown; 3. or bursting, cracking or splitting of “covered home equipment” that results in direct physical damage and requires repair or replacement of all or part of the damaged “covered home equipment” <p>None of the following is an “equipment breakdown”:</p> <ul style="list-style-type: none"> • rust, corrosion, erosion, deterioration or gradual loss of efficiency or functionality; • leakage or seepage at or from any connection, valve, fitting, shaft or seal; • cosmetic or other damage that does not impair functionality.(see policy form for full list)
Electronic Circuitry Impairment:	“Electronic circuitry impairment” means an accidental event involving “electronic circuitry” within “covered home equipment” that causes “covered home equipment” to suddenly lose its ability to function as it had been functioning immediately before such event.
Damage to Covered Home Equipment:	We will pay for direct physical damage to “covered home equipment” that is the result of an “home system breakdown” on or off the “residence premises.” We will consider “electronic circuitry impairment” to be physical damage to “covered home equipment.”
Covered Home Equipment:	<p>‘Covered home equipment’ means property covered under Coverage A – Residence, Coverage B– Related Private Structures, or Coverage C – Personal Property</p> <ol style="list-style-type: none"> 1. that generates, transmits, or utilizes energy; or 2. which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
Cyber Event	An on premise equipment breakdown and/or an electronic circuitry impairment that is caused by a cyber or cyber related event is within the coverage definition.
Expediting Expense, Loss of Use:	Included in the Home Systems Protection Limit
Spoilage, Pollutant Clean-Up, Green Coverage:	\$1,000 Sublimit (see policy for details and definitions)
Exclusions:	Property perils covered in underlying form, including Fire & Extended Coverage perils
Other Exclusions, Limitations:	Please refer to the policy for a full description of policy coverage, terms, conditions, and exclusions
Deductible:	\$500



Bremen Farmers Mutual Insurance Company
 201 Brenneke St, Bremen, KS 66412
 800-562-5712 | bfmic.com

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