

EQUIPMENT BREAKDOWN FREQUENTLY ASKED QUESTIONS

How much does Equipment Breakdown coverage cost?

You can add equipment breakdown coverage to your insurance policy for \$50 a year.

What does equipment breakdown cover?

Our endorsement provides coverage up to \$100,000 for sudden electrical, mechanical, or pressure system breakdown to your home's equipment. This includes breakdown caused by power surges, which is the cause of loss for more than 50% of insurance claims related to equipment breakdown, and costs an average of \$2,300.

What equipment is covered?

The typical equipment includes, but is not limited to:

Washers and Dryers, Computer Equipment, Dishwashers, Freezers and Refrigerators, Garbage Disposals, Heat Pumps, Central A/C Systems, Home Security Systems, Microwaves, Ovens, Sump Pumps, Surround Sound Systems, Swimming Pool Equipment, TVs, Water Heaters, and Well Water Pumps.

Does my homeowner's insurance policy already cover my appliances?

Standard home insurance policies do not cover appliances or equipment from breakdown, which is why we've invested in adding this optional coverage to our program so all of our customers have the option to add it to their policy.

What is excluded from equipment breakdown coverage?

Equipment breakdown does not cover wear and tear. Wear and tear is the natural deterioration of a machine's ability to perform its intended function which occurs as a machine reaches the end of its "life expectancy." This is determined by the quality of installation, the level of maintenance, moisture/humidity, vibration, heat and cold, or intensity of use.

Is this coverage the same as an extended warranty?

No. Extended warranties are often expensive and only cover one appliance per warranty. The Equipment Breakdown endorsement provides breakdown coverage for all of your household's electrical equipment.

How do I add Equipment Breakdown coverage to my policy?

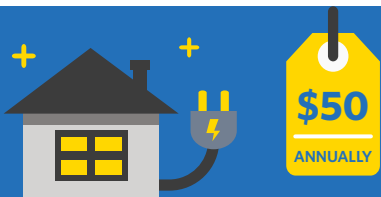
Contact your insurance agent. Your agent can easily add this valuable coverage to your current policy.

How do I report and Equipment Breakdown claim?

To file a claim call Customer Service at (877) 333-9992 or file a claim online in your My SecurityFirst Customer Portal.

What is my deductible?

You are responsible for paying \$500 per claim. We'll take care of the rest.



Equipment Breakdown Coverage can be added to your policy for \$50/year. Visit [SecurityFirstFlorida.com](https://www.SecurityFirstFlorida.com) for more information.

Security First