



EQUIPMENT BREAKDOWN COVERAGE

As a homeowner, you depend on many types of mechanical and electrical equipment to provide convenience, comfort and safety within your home. Yet, these modern-day essentials such as air conditioners, computers and household heating systems are all subject to potential mechanical and electrical breakdown. *If your equipment fails, what will you do?*

DON'T LOSE SLEEP OVER THE UNEXPECTED

Like many homeowners, you are probably aware that most homeowners policies typically exclude these types of losses, putting your important investments at risk. Individual warranty plans are available, but are unreasonably costly, confusing and burdensome to manage. You need a way to protect both your home and your budget.

WHY WORRY ABOUT THE HIGH COST OF REPAIR?

Fortunately, there is an affordable alternative from your insurer—homeowners equipment breakdown coverage. This unique product offering extends coverage to all of your important home systems and personal property due to loss by mechanical or electrical breakdown. The coverage is convenient and seamless—there are no separate warranty programs or fees to manage. And, best of all, you'll benefit from peace of mind in knowing you're covered for the systems you depend on most.

FOR THIS FAMILY, EQUIPMENT BREAKDOWN COVERAGE MADE A DIFFERENCE

A family of four awakened early to get ready for work and school only to find they had no water! Their home's water was supplied by an on-site deep-well pump. The service company suspected the 230-volt pump motor short-circuited to ground and pulled it from the well to assess its condition. Upon inspection, it was determined the cost to repair the pump was greater than the cost to replace it. This hardworking family was grateful for homeowners equipment breakdown coverage. After deductible, the policy paid the \$1,260 cost to replace the pump.

EQUIPMENT BREAKDOWN COVERAGE PROVIDES PEACE OF MIND FOR A NEW FAMILY

A couple welcomed their newborn daughter into the world and looked forward to bringing her home. While they had prepared their home for their newest addition, they weren't prepared for the unexpected failure of the air conditioning system during a heat wave! A service contractor informed the couple the compressor experienced an internal mechanical failure and needed to be replaced. Fortunately, the house was protected by home-owners equipment breakdown coverage, and the policy paid \$2,800 after deductible—an unexpected expense the new family was relieved it didn't have to pay out of pocket.

Frederick Mutual has always been noted for providing sound protection, responsive service and financial stability. Our insurance products are available through a growing network of independent insurance agents who share our commitment to quality and value. Your agent is well acquainted with our products and will help you determine the policy that most effectively addresses your individual needs. As a Frederick Mutual policyholder you can depend upon our highly experienced staff for personal attention and quick, accurate claims settlement.



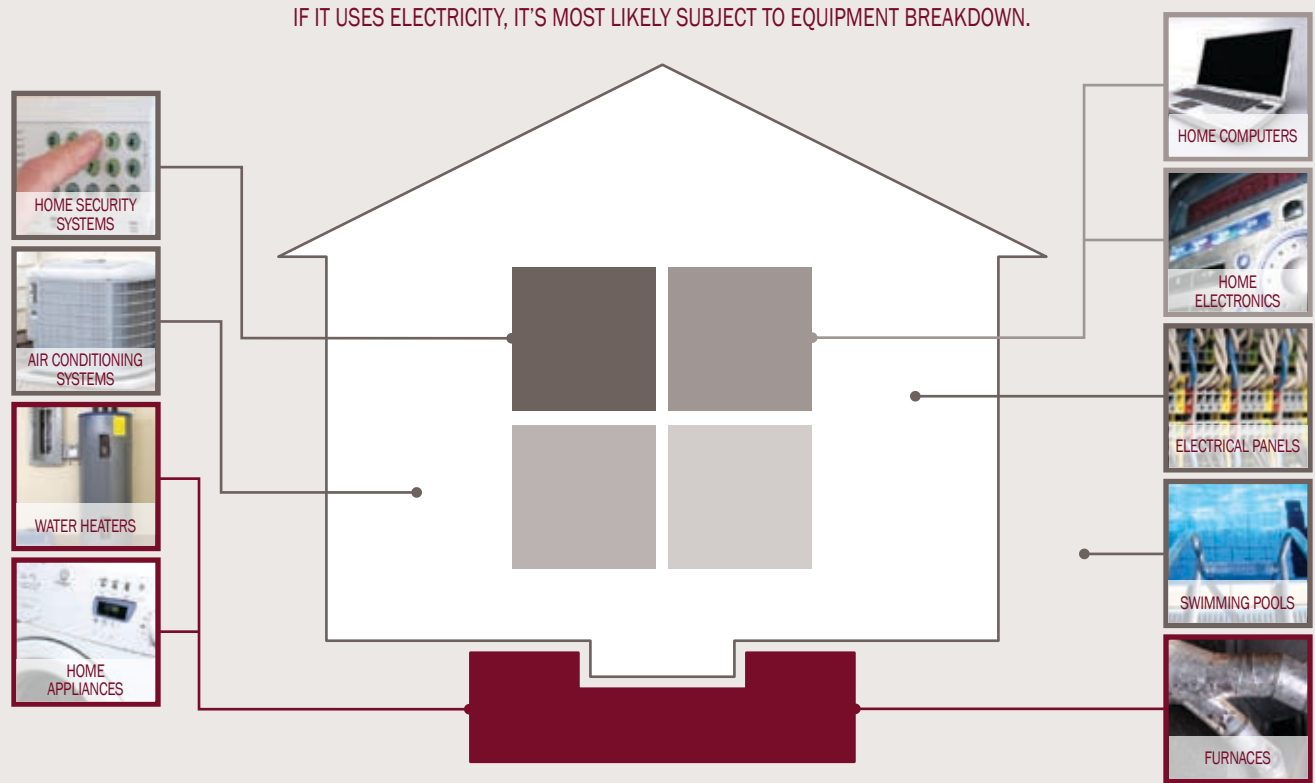
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A HOUSEFUL OF EQUIPMENT EXPOSURES

Take a walk around your home. What do you see? Today's home contains many expensive systems that are subject to mechanical failure or electrical breakdown, yet these types of losses aren't typically covered by the traditional homeowners insurance policy.

IF IT USES ELECTRICITY, IT'S MOST LIKELY SUBJECT TO EQUIPMENT BREAKDOWN.



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