

# HOME SYSTEMS PROTECTION & SERVICE LINE COVERAGE EXPLAINED

**NEW  
FOR  
2020!**

**Homeowners know it's expensive to repair or replace home systems and appliances.**

You may already be paying monthly or annual extended warranty fees to multiple service providers. Now you can add one coverage to your residential insurance policy to cover all of these items – for pennies a day.

## HOME SYSTEMS PROTECTION

Coverage is for any sudden and accidental mechanical or electrical breakdown, bursting, cracking or splitting. Spoilage and reasonable expediting costs are covered as well. Systems include but aren't limited to:

- Furnaces
- Air conditioners
- Hot water & filtration systems
- Ventilation systems
- Built-in appliances
- Central vacuum systems
- Hot tubs
- Swimming pool equipment
- Chair lifts
- Generators

The limit per breakdown is \$50,000. Varying deductibles are available.

**Home Systems Protection (HSP) also comes bundled with valuable Service Line (SL) coverage for your home, cottage or rental dwelling.**



## SERVICE LINE COVERAGE

Coverage is for leaks, breaks, tears, rupture, collapse or arcing of covered service line. Blockage and low pressure are excluded. Covered are repairs to the covered service line, excavation costs, expediting costs if necessary and restorative landscaping. Service lines include but are not limited to:

- Water lines connecting your structure to the public water system or your private well.
- Piping which connects your structure to an outdoor heating system.
- Sewer lines connecting your structure to the public sewer system or your private septic system.
- Power / electrical lines / telephone / cable / internet which you own or are legally liable for.

The limit per service line failure is \$10,000. The same deductible applies as for your HSP.

## Here are some recent insurance claim examples\*



**Air conditioning system** | Total loss: \$5,101  
Overheated compressor caused electrical failure requiring replacement.

**Built-in dishwasher** | Cost to replace: \$1,700  
Broken shaft caused breakdown. Repair was not viable.

**Built-in stove** | Cost to replace: \$3,750  
Out-of-date controls broke down. Repair was not viable.

**Chair lift** | Cost to repair: \$1,500  
Gear box failed under stress.

**Furnace** | Cost to replace: \$3,800  
Broken fan / blower damaged furnace requiring replacement.

**Deep well pump** | Total loss: \$2,800 + \$350 for hotel expenses  
Sand caused impeller to fracture. Water cut off to home as repairs required excavation and removal of well piping to replace the pump.

**Emergency generator** | Total loss: \$6,500  
Lube oil pump failed causing engine breakdown. Damage to engine, bearings and rotating elements required full replacement.

**Hot tub** | Cost to repair: \$2,500  
Burnt out electrodes caused ozonator to break down.

**Pool filter** | Cost to replace: \$3,450  
Pressurized pool filter cracked from mechanical failure while in operation.

You can have the peace of mind that you're covered, without needing to track expiry dates of costly warranties.

**Contact your agent to add coverage or ask any questions.**

Deductible	HSP & SL Bundle Annual Premium (Home, Cottage or Rental)	HSP Only Annual Premium (Tenant, Condo or Mobile Home)
\$500	\$72	\$34
\$1,000	\$61	\$29
\$2,500	\$48	\$23
\$5,000	\$37	\$17

\*Source: The Boiler Inspection and Insurance Company of Canada, 2017. BI&I underwrites HSP & Service Line coverage on behalf of Dumfries Mutual Insurance.