



EVERYTHING YOU NEED TO KNOW ABOUT **PROTECTING YOUR HOME SYSTEMS AND SERVICE LINES**

It's easy to take for granted all the things in your home that offer convenience, security, and comfort, like the hot water heater that warms up your morning shower, the electricity that ensures your dishwasher keeps running, and the central air conditioning that makes a summer night bearable. It's only when important home systems and equipment like these break down that you realize how much you and your family rely on them, as well as how expensive and inconvenient it can be to repair or replace them.

HOME SYSTEMS AND SERVICE LINE BREAKDOWNS ARE COMMON AND COSTLY

The following are a few real-life examples that demonstrate how quickly the costs can add up for homeowners.

\$10,000

The cost to repair a ruptured underground sewer line.

\$5,400

The cost to replace a heat pump with electrical damage.

\$5,100

The cost to replace an overheated air-conditioning compressor.

\$3,000

The cost to repair damages to an electrical service panel.

DID YOU KNOW?

As a homeowner, you are responsible for repairing or replacing damaged service lines if they are on your property, including underground pipes and wiring that bring services like water, power, data, and communication into your home. Without the proper insurance coverage, fixing these service lines—as well as any damage a breakdown may have caused to outdoor property such as driveways, walkways, lawns, and shrubbery—could cost you tens of thousands of dollars.

SAFEGUARD YOUR HOME'S CRITICAL EQUIPMENT WITH HOME SYSTEMS PROTECTION AND SERVICE LINE COVERAGE

The Andover Companies offers a Home Systems Protection and Service Line Coverage endorsement that can greatly enhance your current homeowners insurance program. When you invest in this endorsement, you may fill in several potential gaps not typically covered by your standard home insurance, a home warranty, or outside service contracts for sudden or accidental mechanical or electrical breakdown of a covered home system, as well as leaks, breaks, tears, ruptures, collapses, or arcing of a covered service line.

THE FOLLOWING ARE EXAMPLES OF WHAT MAY BE PROTECTED UNDER THIS COMPREHENSIVE ENDORSEMENT.



CENTRAL AIR
CONDITIONING



BOILERS AND
FURNACES



HEAT AND
WELL PUMPS



CONVENTIONAL
AND SOLAR
WATER HEATERS



RADIANT FLOOR
HEATING



RENEWABLE
HEATING (E.G.,
SOLAR, WIND,
GEOTHERMAL)



WATER
PURIFICATION
AND FILTRATION



INSTALLED
SUMP PUMPS



POOL AND
SPA PUMPS



ELECTRICAL
SERVICE PANELS



PERMANENT
EMERGENCY
GENERATORS



HOME SECURITY
MONITORING AND
CONTROL
DEVICES



CHAIR LIFTS AND
ELEVATORS



UNDERGROUND
SERVICE LINES
(E.G., WATER,
POWER, DATA)

If you ever experience an equipment breakdown or service line failure, it can be extremely costly, inconvenient, and stressful. With The Andover Companies Home Systems Protection and Service Line Coverage endorsement in place, you will have important financial protection to help you get things up and running smoothly again.

Your local insurance agent has more information to share about this endorsement, these two coverage options, and the limits, deductibles, and terms and conditions for each. Please contact your agent today to discuss adding this valuable endorsement to your current homeowners insurance program.

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