



EVERYTHING YOU NEED TO KNOW ABOUT PROTECTING YOUR INVESTMENT PROPERTY'S HOME SYSTEMS AND SERVICE LINES

Landlords typically don't hear from their tenants when everything is running smoothly. But, if the things your renters count on for convenience, security, and comfort break down, your phone will start buzzing. Not only can it be a massive inconvenience when essential home systems and service lines fail, but making the necessary repairs or replacing equipment can cost you a lot of money.

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 a residential property owner.

\$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 residential building owner, you are responsible for repairing or replacing damaged service lines on the property, including underground pipes and wiring that bring services like water, power, data, and communications into the property. Fixing these service lines and repairing any damage they cause could cost you tens of thousands of dollars without proper insurance coverage.

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

The Andover Companies offers a Home Systems Protection and Service Line Coverage endorsement that can greatly enhance your current dwelling fire insurance program. When you invest in this endorsement, you may fill in several potential gaps not typically covered by your standard dwelling fire policy, 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



INSTALLED
SUMP PUMPS



BOILERS AND
FURNACES



POOL AND
SPA PUMPS



HEAT AND
WELL PUMPS



ELECTRICAL
SERVICE PANELS



CONVENTIONAL AND
SOLAR WATER HEATERS



PERMANENT EMERGENCY
GENERATORS



RADIANT FLOOR
HEATING



HOME SECURITY MONITORING
AND CONTROL DEVICES



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



CHAIR LIFTS AND
ELEVATORS



WATER PURIFICATION
AND FILTRATION



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

If you ever experience an equipment breakdown or service line failure at your property, it can be extremely costly, inconvenient, and stressful to address. With The Andover Companies Home Systems Protection and Service Line Coverage endorsement in place, you will have important financial protection to help you quickly get things back in working order 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 dwelling fire insurance program.

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