



## 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 pieces of 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 communications 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



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)

It can be extremely costly if you ever experience an equipment breakdown or service line failure. With The Andover Companies Home Systems Protection and Service Line Coverage endorsement, you may have financial protection to help you get things up and running again.

Your local insurance agent has more information 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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