

About Mutual Boiler Re

Mutual Boiler Re provides quality products and innovative services that allow insurance companies to offer broader and more competitive coverage. The company specializes in creating customized equipment breakdown reinsurance programs for mechanical, electrical and pressure systems, and has been in business for nearly 130 years.

Count on EMC®

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through 16 branch offices and 5 service offices across the country. With more than 2,100 employees and assets of approximately \$3 billion, EMC ranks among the top 60 insurance organizations in the nation.



EMC® Insurance Companies

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This brochure is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please read the policy for specific terms and conditions.

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EMC® Insurance Companies

EQUIPMENT BREAKDOWN COVERAGE FOR HOMEOWNERS



**EQUIPMENT
BREAKDOWN
COVERAGE FOR
HOMEOWNERS**



You depend on many types of mechanical and electrical equipment to provide convenience, comfort and safety within your home. But are you covered if any of this equipment breaks down?

Save Thousands Of Dollars

As a couple prepared their home for their newborn daughter, they weren't prepared for the failure of the air conditioning system during a heat wave. According to a service contractor, the compressor experienced an internal mechanical failure and needed to be replaced. Fortunately, the house was protected by homeowners equipment breakdown coverage and the policy paid \$2,800 after deductible — an unexpected expense the new family was relieved they didn't have to pay out of pocket.

This unique coverage extension is convenient and seamless — there are no separate warranty programs or fees to manage. And, best of all, you'll have peace of mind knowing you're covered for the equipment and systems you rely on most, including:

- Clothes washers and dryers
- Computer and peripheral equipment
- Dishwashers
- Exhaust/Ceiling fans
- Freezer units
- Garage door openers
- Heat pumps
- High-efficiency home heating and central AC systems
- High-energy electrical service panels
- Home security systems
- Kitchen refrigerators

- Lighting and home environment monitoring
- Ovens
- Sump pumps
- Surround sound systems
- Swimming pool equipment
- Flat screen and plasma televisions
- Water heaters
- Well water pumps
- Yard maintenance equipment

Green Coverage

Equipment breakdown coverage also provides you the opportunity to repair or replace damaged property with green alternatives. This includes the costs to hire an accredited green consultant and certification of the green covered property. We also include an additional 10% of the covered loss for repairing or replacing damaged property with equipment or material that is safer, more efficient or better for the environment.

Affordable Equipment Protection

EMC partners with Mutual Boiler Re, a leading reinsurance company, to offer affordable protection against unexpected equipment repair or replacement expenses. This coverage is automatically included in the EMC Choice® Homeowners policy and can be added to your EMC Homeowners or Homeowners Plus policy for a very low cost.

Contact your local EMC agent about adding equipment breakdown protection to your EMC Homeowners or Homeowners Plus policy. Better yet, choose the EMC Choice Homeowners policy and equipment breakdown coverage is automatically included.