



Equipment Breakdown Coverage

An electrical power surge damages the computer controls to your home's air conditioning system. It will cost \$1,258 to repair. Does your homeowners policy cover that? Probably not. But Mutual Benefit's Equipment Breakdown Coverage does.

Fill the gaps in a standard homeowners policy

Just think of all the mechanical and electrical equipment in your home that you depend on every day – security systems, computer-controlled equipment, hot water and heating systems, well water pumps, swimming pool equipment. Losses from equipment failure have become more common than losses from fire.

Did you know that most homeowner policies exclude coverage for losses arising from electrical arcing and mechanical breakdown due to things like short circuits, line surges, and centrifugal force? And don't count on a manufacturer's warranty or maintenance contract to cover the expense. More than 35% of equipment accidents are caused by owner error, and warranties and contract usually don't cover this type of accident. Nor will they cover any extra expense or loss due to spoilage incurred by the accident.

Equipment breakdown coverage fills in the gaps in a standard homeowners policy and in warranties and maintenance contracts. For just \$30 per policy per term, Mutual Benefit Group's Equipment Breakdown Endorsement will provide up to \$50,000 in coverage (a \$500 deductible applies).

(Please bear in mind that equipment breakdown coverage is intended for unexpected repair/replacement costs, not costs associated with normal wear and tear.)



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“Green” coverage is automatically included with our Equipment Breakdown Endorsement.

Included in the cost of MBG’s Equipment Breakdown Endorsement is “green” coverage that will pay up to 150% of the cost to replace a piece of physically damaged, covered property with a similar unit that has an Energy Star rating, or similar “green” rating. For example, suppose your hot water heater overheats and damages the storage tank beyond repair. You could replace the heater with a tankless hot water heater that provides instantaneous hot water on demand. The green equipment coverage can be applied to the additional initial costs, and create reduced operational cost for you in the future.

While repair and replacement terms are automatically included in most existing homeowners coverage, green equipment breakdown coverage allows you to replace covered property with equipment that is better for the environment, safer, and more efficient than the original damaged property. This helps you establish and maintain a sustainable, environmentally friendly home that’s good for you, and good for the planet.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company’s Web site at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.