WESPAK Estate®

EQUIPMENT BREAKDOWN

Equipment breakdown coverage is automatically included as part of your Wespak Estate and Estatepak policy!

WHAT IS EQUIPMENT BREAKDOWN COVERAGE?

Equipment breakdown coverage protects you against unexpected repair or replacement costs due to a mechanical, electrical or pressurized system breakdown.

Equipment breakdown coverage can provide an affordable alternative to costly product and home warranty plans.

WHY IS EQUIPMENT BREAKDOWN COVERAGE IMPORTANT?

Although your home policy covers some losses that can occur to these items, there is a common occurrence it does not cover – the breakdown of equipment. The policy may not cover this type of loss unless the cause is specifically stated in the policy contract, or the loss may be specifically excluded by policy language.

The equipment breakdown endorsement, on the other hand, provides coverage for problems that may not be attributable to a specific covered cause of loss, as well as losses that would normally be excluded.

An example would be failure of a low water cut-off switch that causes a boiler to overheat and crack. The cause of the failure may not be identified, or may normally be excluded; however, there is coverage for the loss under the equipment breakdown endorsement.

WHAT KIND OF APPLIANCES ARE SUBJECT TO EQUIPMENT BREAKDOWN?

Chances are your home contains many of these items:

Air conditioning systems and A/C units

Clothes washers and dryers

Computers and peripheral equipment

Dishwashers

Freezer units

Furnaces and high-efficiency heating systems

Garbage disposals

Heat pumps

High-energy electrical service panels

Home security systems

Kitchen refrigerators

Lighting and home environment monitoring

Microwaves

Ovens

Sump pumps

Surround sound systems

Swimming pool equipment

Televisions/plasma/LCD

Water heaters

Well water pumps

CONTINUED

WHAT KINDS OF LOSSES ARE COVERED BY EQUIPMENT BREAKDOWN THAT MAY NOT BE COVERED BY A HOME POLICY?

The following are examples of actual paid equipment breakdown losses:

Furnace heat exchanger cracked. Furnace replaced.

Property damage:	$9,086

Windings burned out in a compressor supporting a freezer. Repairs will exceed replacement.

Property damage:	$6,243
Food spoilage:	$300

Evaporator coil on heat pump cracked. Damaged unit was upgraded to a more energy-efficient model.

Property damage:	$3,641

Each of these losses would not typically be covered due to the policy's breakdown exclusion; however, they are covered under the equipment breakdown endorsement.

WESTFIELD'S EQUIPMENT BREAKDOWN COVERAGE IS GREEN!

When repair or replacement is required due to equipment breakdown, we will pay up to $3,000 to repair or replace with green equipment.

For example, let's say your standard water heater breaks down and needs to be replaced. You decide to replace it with a tank-less water heater. Our equipment breakdown coverage allows the option of choosing the tank-less water heater without any additional expense to you.* Or, if a standard appliance needs to be replaced due to equipment breakdown, coverage will pay to replace it with an Energy Star® appliance.*

** Coverage provides up to $3,000 to replace with green equipment of like kind and quality.*

The information provided on products and/or services described are intended to present a general overview. These materials are not intended to be a substitute for the guidance of your independent insurance agent or other professional advisors. This is not an offer to sell insurance and does not constitute a binding contract. All applications for insurance are subject to normal underwriting standards and guidelines applicable to your risk. Westfield Insurance reserves the rights to change any of the terms and conditions or availability of products and services. Only the relevant insurance policy and declaration page can provide the actual terms, coverages, amounts, conditions, and exclusions for an insured. Products and services may not be available in all states. Please consult with your independent agent for specific coverages conditions and exclusions as well as information on our other fine products from Westfield.

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