

Homeowners Equipment Breakdown Coverage Loss Scenarios



Due to an intrinsic electrical short, a 3-ton rooftop package gas unit suffered a mechanical failure of the compressor motor. The 13-seer 3-ton compressor needed replacement.

Cost of replacement: \$2,921

An insured's refrigeration unit overheated. This loss involved a mechanical breakdown of the compressor caused by an internal part breaking.

Cost of repairs: \$576

Spoilage: \$187

A furnace experienced an electrical breakdown to the fan motor and circuit board. After corroborating with the repair company, repairs were based on the age of the unit.

Cost of repairs: \$1,540

An insured experienced a covered loss involving various electronic equipment. Based on a number of repair reports and estimates, the property was confirmed to be damaged by a power surge.

Property damage: \$3,241

During a family vacation a storm caused a power outage while a laptop computer and cell phone were charging. When power was restored, a voltage spike damaged the items beyond repair and they required replacement.

Cost of replacement: \$3,750

An insured's television incurred a covered electrical breakdown to the media box and power supply.

Cost of repairs: \$1,496

A five-sectional cast-iron boiler dry fired from a low-water condition. Several sections on the boiler cracked.

Cost of replacement: \$6,500

An insured sustained damages to their HVAC unit. The compressor incurred a locked rotor condition.

Cost of replacement: \$3,800

