



Equipment & Appliance Mechanical Breakdown Coverage

What Is Equipment Breakdown Coverage?

This unique coverage is a type of home warranty that extends to many of your essential home systems and personal property. It may be thought of in a similar way to new warranties that come with equipment and appliances when they are purchased and installed new.

Equipment Breakdown Coverage is homeowner's appliance insurance that provides protection in the event of an unexpected mechanical or electrical breakdown not caused by normal wear and tear or corrosion. Equipment breakdown coverage will replace a covered appliance with an Energy Star® rated appliance of like kind and quality.

Property protected:

- Washers and dryers
- Computers
- Geo Thermal heating & cooling
- Dishwashers
- Refrigerators and freezers
- Ovens and microwaves
- Heat pumps
- Heating and air conditioning systems
- Solar Systems
- Electrical service panels
- Home security systems
- Water heaters
- Well water pumps
- Sump pumps
- Surround sound systems
- Swimming pool equipment
- Televisions
- Computerized home technologies

How much does it cost?

- \$20 to \$35 per year depending on the company.
- Package it with other important options and it may be less

One warranty for the life of the equipment!

When you purchase a home, often the equipment is out of warranty and the home comes as is. With equipment and appliance mechanical breakdown you do have a degree of extended protection.

Warranties come with most equipment you purchase new usually stated as 90 days to 1 year. Sometimes an extended warranty is available for an additional fee from manufacturers, retailers and contractors.

Mechanical breakdown for some of the same perils is like an extended warranty for the life of the equipment. We are not saying, don't purchase extended warranties as they may offer more protection, but consider this either as an addition or alternative. As an alternative it is like having an extended warranty on almost everything, but only paying for one. This could be a great budget saving tool.



Get a Quote!

We represent more than 12 top ranked companies. Using the Free Consumer Rate Quote program, Select "Homeowners" and simply enter the required information. Your quote will be ready for you in about 5 minutes. You may choose to include both "Auto and Home" in a single policy quote request. Just include the additional information and wait a few more minutes for your results.

There are a number of options to review which we can quickly do in a few minutes.

Need help? We can do it all for you!

Want more information?



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