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Equipment Breakdown Insurance for Homeowners



Today's homes are filled with equipment that homeowners depend on for basic comfort and services.

Heat, electricity, air conditioning and hot water are just a few of the daily necessities supplied by mechanical equipment that's become more complex, costly, and prone to break down. And the risk to

higher end homes is even greater.

Simple misuse, faulty installation or poor maintenance can cause a breakdown that's surprisingly costly to repair or replace and isn't covered by warranties or service contracts.

Your homeowners policy provides a broad spectrum of insurance, yet most homeowner policies do not cover mechanical, electrical or heating equipment breakdown. Now yours can.

A New & Simple Solution

Now, you can enhance your homeowners product with a new coverage underwritten for broad access and affordability.

Equipment Breakdown Coverage can be added easily as a value-added feature to your homeowners policy.

Examples of Equipment Covered:

- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Furnaces, heat pumps, heaters, solar heaters
- Deep well pumps
- Back-up generators
- Chair lifts and elevators
- Electrical power panels
- Various types of motors and mechanical devices
- Pool equipment
- Central vacuum systems

Contact us today to find out more about BI&I's Equipment Coverage For Homeowners, that is available through our Property and Casualty client companies.