



# Home Systems Protection

## Covering Repairs and Replacement for \$15 a Year

If you own or rent a condo or apartment, you probably have personal property that you rely on every day. Appliances, computers, televisions, and other electronics are vulnerable to breakdowns or power disturbances that can disrupt software and cause the hardware to fail. Repairs or replacement are often not covered under warranties or contracts and can be costly, easily several thousand dollars.

Here are some real-life examples of just how these costs can escalate:

- A failed refrigerator compressor needed replacement.  
Total cost: \$2,500
- A laptop fell off of a table, destroying the screen.  
Total cost: \$1,800
- When power was restored following a power outage, multiple items were not working, including a laptop, TV, microwave, and aquarium pump. Electrical damage made in necessary for them to be replaced.  
Total cost: \$2,350

### Personal Property Includes:

- Appliances that you own
- Computers, peripherals, devices
- Home entertainment equipment
- Mobile medical equipment
- Portable generators, sump pumps
- Power tools, shop equipment

Home Systems Protection coverage is an enhancement to N&D® Group's Homeowners insurance. For just \$15 a year, Home System Protection covers up to \$100,000 (with a \$500 deductible) in repairs and replacement for a wide range of personal property, stepping in to fill the gap left by many warranties and service contracts. It even covers any related food-spoilage losses.

For your condo or apartment, N&D has a policy to meet your needs. For information on our Homeowners policy, or to add these new enhancements to your existing policy, please contact your independent agent today. For a list of local agents, visit [www.ndgroup.com](http://www.ndgroup.com).