



Home Systems Protection

Covering Repairs and Replacement for Less than \$50 a Year

You depend on your home systems, appliances, and electronics every day. Repairs or replacement are often not covered under warranties or contracts and can be costly, easily several thousand dollars. Supplying these systems are the underground pipes and power lines that connect to your house. If damage to these occurs on your property, you are responsible for any repairs.

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

- A laptop fell off of a table, destroying the screen.
Total cost: \$1,800
- A sewer line on a homeowner's property damaged by tree roots had to be repaired. The driveway and surrounding landscape were damaged during excavation and also had to be repaired.
Total cost: \$10,500
- A home's circuit breaker failed to trip, damaging wiring, outlets, and appliances. Permanent appliances and all wiring were replaced along with the circuit breaker. Total cost: \$14,000

An enhancement to N&D® Group's Homeowners insurance, Home Systems Protection covers repairs and replacement for a wide range of critical systems and equipment, stepping in to fill the gap left by many warranties and service contracts. Service Line Protection pays for service line repairs, as well as any damage done to your property during the repair.

The coverage options, which have a \$500 deductible, include:

- \$30/year for up to \$100,000 Home Systems Protection and \$10,000 Service Line Coverage
- \$40/year for Home Systems Protection up to the Coverage A limit on your Homeowners policy and \$25,000 Service Line Coverage

For information on our Homeowners policy, or to add these new enhancements to your existing policy, please contact your local independent agent today. For a list of agents, visit www.ndgroup.com.

Home Systems Include:

- Boilers, furnaces, heat pumps
- Central AC
- Electrical service panels
- Home security monitoring & control devices
- Permanent emergency generators
- Pool and spa pumps
- Radiant-floor heating
- Renewable heating (solar, wind, geothermal)
- Water heaters

Personal Property Includes:

- Appliances
- Computers, peripherals, devices
- Home entertainment equipment
- Lawn equipment
- Portable generators, sump pumps
- Power tools, shop equipment

Service Lines Include:

- Data/communications
- Electricity
- Gas
- Sewer
- Water