

# BREAKDOWN ENDORSEMENT

**\$15 BUYS A LOT OF PROTECTION**

Today's homes include expensive appliances and integrated technology systems. The unexpected repair or replacement expense can be a real financial blow.

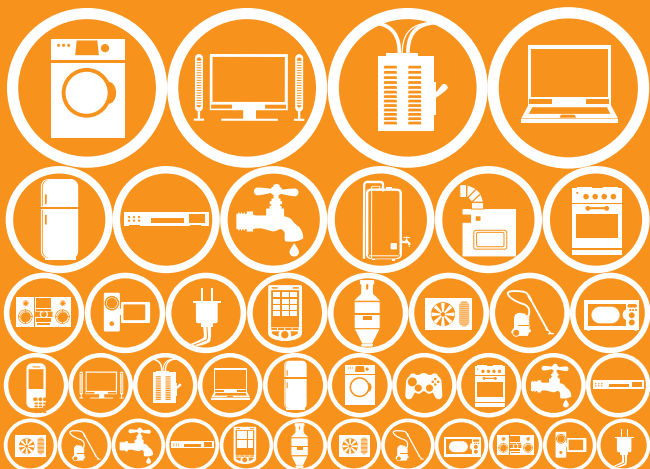
Unfortunately, a typical insurance policy excludes failure due to mechanical or electrical breakdown.

American Modern's new Breakdown Endorsement fills that gap, covering the sudden and accidental failure of electrical and mechanical systems, those built into the home and others purchased later.

## WHAT IS COVERED?

- Air conditioning
- Appliances
- Central heating
- Electronics, like a PC or TV
- Electrical panel
- Pool equipment
- Security system
- Well or sump pumps

**THESE ARE JUST EXAMPLES.  
IF IT'S PLUGGED IN, IT'S  
LIKELY COVERED.**



# WHAT ARE THE BENEFITS?

## MORE LOSSES ARE COVERED.

A typical insurance policy does not cover mechanical or electrical breakdown. This endorsement fills in that policy gap, and eliminates the need for a separate warranty

## IT'S SIMPLE.

With one company insuring both the home structure and the equipment covered by the endorsement, claim filing is easier.

## COST IS VERY LOW.

The \$15 cost of the endorsement is far lower than a separate home warranty product or service contract. For some of our programs, it's included at no extra cost.

## ONE SET OF TERMS.

The endorsement follows the terms of the underlying homeowners policy. That eliminates any dispute between insuring companies.

## EXTRA PROTECTION.

If covered repairs force your family to temporarily relocate, the policy provides extra expense benefits. Food spoilage coverage and pollutant cleanup are included, too.

**CALL US TO ADD THIS  
POWERFUL BENEFIT TO YOUR  
MANUFACTURED HOME POLICY.**

 Pacific International Underwriters

## Pacific International Underwriters

Contact: Mary, Candy, or Annie  
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