

Breakdown Endorsement

Our manufactured home Breakdown Endorsement overwrites the standard mechanical breakdown exclusion by covering the sudden and accidental failure of electrical and mechanical systems: those built into the home and others purchased later.

We are the first manufactured home insurer to add this innovative coverage to our program.

What is covered?

- Air conditioning and central heating
- Electronics, like a PC or TV
- Pool equipment
- Appliances
- Electrical panel
- Well or sump pumps

This is just a short list. If it's plugged in, it's likely covered.

Features

More losses are covered

Claims are simple

Cost is very low

One set of terms

Billing is simple

Extra protection

Highlights

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

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

The cost of the endorsement is far lower than a separate home warranty or service contract. The endorsement is included in some package programs at no cost. In other programs, it adds just \$15 or \$30 to the premium. Check the program guide for specifics.

The endorsement follows the terms of the underlying homeowners policy. That eliminates any dispute between insuring companies over which company's terms apply.

With just one bill, and one company to call for questions, customers are less likely to become confused or frustrated, and ultimately less likely to move their business elsewhere.

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

Coverages, options or discounts may not be available on all policies or in all states. This endorsement is only available with our manufactured home program.