

For those who know

EQUIPMENT BREAKDOWN

For those who know the most exciting features of their homes aren't always in view.

At GUARANTEE GOLD®, we know how to handle the unique coverage needs our customers have when protecting their home. Our exclusive coverage is designed to include the special equipment you have installed to make your house a home. Our Equipment Breakdown Extension coverage ensures there is protection where traditional policies fall short.

Through local expertise, we offer this uniquely tailored product to protect your home with the following features:

Broad equipment definition:

GUARANTEE GOLD Equipment Breakdown provides coverage for all equipment in your home – permanently installed or not.

Here are examples of equipment and technology covered by the Equipment Breakdown Extension:

- Heating and central air
- Ventilation systems and fans (HVAC)
- Sub-Zero refrigeration (appliances)
- Boilers and water heaters
- Heat pumps and solar heaters
- Chairlifts/elevator lifts and elevators
- Mechanical equipment (wine cellar)
- Home theatre systems
- Central vacuums
- Electronic monitoring systems
- Deep well pumps
- Backup generators
- Electrical power panels
- Circuitry and circuitry impairment
- Pool mechanical equipment
- Solar panels (personal use)
- Wind turbines (personal use)

Coverage also extends to covered equipment taken off premises such as laptops and iPads.

High limits:

Policies can be tailored by increasing the basic limit (\$50,000) up to \$1,000,000 of additional optional coverage to meet the needs of sophisticated primary and secondary homeowners.

Additional cost coverage:

Should repairs take longer than expected, GUARANTEE GOLD will cover the additional expense for temporary fixes until full repairs are in place.

Environmental, Safety and Efficiency Improvements:

Coverage provided up to 150% to replace “covered home equipment” with like kind and quality.

Green coverage:

We offer a limit of \$5,000 for Enhanced Environmental and Efficiency Improvements allowing you to upgrade after a covered loss to equipment qualifying as “green”.

Evolving coverage for latest tech trends:

Coverage extends to include electrical circuitry impairment and damage to microelectronic equipment.

A distinct \$1,000 deductible applies to this basic limit of coverage:

Should a claim occur to equipment covered by the GUARANTEE GOLD Equipment Breakdown Extension, a \$1,000 deductible will apply even if your residential policy carries a higher one.

Spoilage:

Generous limit of \$5,000 covering loss due to Spoilage.

No impact to claims rating:

Should a claim occur to equipment covered by the GUARANTEE GOLD Equipment Breakdown Extension coverage, your claim will not be charged against your policy.

Out of home costs:

If equipment breakdown forces you and your family to find temporary housing while repairs are being done, we are committed to helping you maintain your current standard of living by providing unlimited coverage for accommodation costs.

Please contact your independent insurance broker for a Guarantee Gold® quote today.