



# Home Systems Protection

## A Special Kind of Coverage Enhancement

from Axiom Mutual Insurance Company

## Home Systems Protection

### Insurance for a Growing Exposure

Canadian homes are now smarter and better equipped, and as they continue to progress, so do the complexity and value of the systems required to keep you safe and comfortable.

Home Systems Protection covers direct physical damage to “covered equipment” caused by a sudden and accidental mechanical or electrical breakdown, or electronic circuitry impairment to covered equipment.

### What is electronic circuitry impairment?

Sensitive microelectronics are now the brains that drive heating, cooling, entertainment and connected home systems. An electronic circuitry impairment (ECI) can happen suddenly, due to, for example, vibration, or a short caused by a microscopic dust particle. When an ECI occurs, it can cause an object to simply stop working, without any evidence of physical damage. Property coverage requires proof of physical damage, which could leave you without coverage for repair or replacement caused by such technology failures.

**Most importantly, you can add this important coverage to your home insurance policy for just pennies a day.**



This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.

# Highlights of Coverage, Terms and Conditions

## Coverage

Direct physical damage to "covered equipment" caused by a sudden and accidental mechanical or electrical breakdown.

Electronic circuitry impairment, for failures when physical damage is not detectable.

## Loss of Use

Coverage for additional living expenses and fair rental value if the home becomes uninhabitable for a period of time due to a covered loss is provided to the equipment breakdown limit.

## Spoilage

For food only pays up to \$500 or the Limit shown in your policy (whichever is greater) for Refrigerated Property Coverage.

## Exclusions

Loss to equipment which is not defined as covered equipment.

Damage from perils otherwise included in the homeowner policy such as lightning, power surge or brownout.

## Claims

"Covered Home Equipment" that is newer than 15 years old is adjusted with the repair or replacement value basis. Inclusion of expediting expenses and additional cost of up to 150% of the replacement of equipment that is better for the environment, safer or more efficient is a standard part of our claim practice.



## Examples of Covered Equipment

- central air conditioning systems
- heating equipment
- hot water heaters
- electrical panels
- home security systems
- ventilating systems and fans
- emergency generators
- well pumps
- air and water filtration systems
- central vacuums
- pool or spa filtration
- pumps and heating equipment
- chair lifts and elevators
- sauna equipment
- personal property such as appliances and electronics

**If you have a question or a claim, someone you know and trust will be there to help. Contact your Axiom Mutual agent or broker to learn more!**



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