



## MERCURY INSURANCE

### Optional Coverages You Should Have

**ID Fraud Expense \$25**

Will pay up to 25,000 for identify fraud expense and resolution service

**Home Systems Protection \$32**

Will pay up to 50,000 for a "home system breakdown"

All Forms. The Equipment Breakdown component provides homeowners with Equipment Breakdown coverage in their Homeowners insurance policy, which is otherwise excluded. Examples of the type of equipment that could suffer a breakdown and will be covered by this incorporation include:

- Back-up power generators
- Boilers and hot water heaters
- Central air conditioners
- Deep well pumps
- Furnaces, heat pumps and heaters
- Home security systems and control panels • Solar heaters • Vacuum systems • Desktop and laptop computers • Exercise equipment • Home medical equipment • Televisions and home entertainment equipment

Equipment Breakdown endorsement supplements the Homeowner policy by providing coverage for the types of electrical losses from accidental causes that are not lightning or power surge related. Examples include arcing, short circuiting and fusing. This endorsement also includes coverage for bursting, bulging and cracking of hot water heating and air conditioning systems and covers the repair or replacement of the damaged equipment. This coverage will include all equipment that is Covered Property under Coverage A, B and C of the Homeowner policy, with the exception of riding mowers and tractors.

**Service Line Coverage \$23.00 Deductible \$500**

Will pay up to 10,000 for lines in the yard that lead to the house.

The Service Line component provides payment for loss or damages resulting from a service line failure. A service line constitutes underground piping and wiring that is located at the insured location and produces a service, such as delivering water or power to the building or other structure from a utility or private water supply.

Coverage applies to insured-owned, exterior, and underground:

Water piping that connects from the building to a public water supply or private well • Sewer piping that connects from the building to a public sewer system or private septic system • Power lines that provide electrical service to the building or other structure • Piping that connects to a heat pump

**Personal Injury \$18**

Injury arising from slander and defamation, false arrest, wrongful eviction or entry, invasion or violation of privacy.

**Water and backup and sump discharge \$20**

Provides coverage to property damaged by water that backs up into the home through pipes, drains, sewer, water-service, sump pump and any other type of fluid transfer system from the house.