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## Affordable Protection for Sophisticated Household Equipment

From kitchen appliances to home entertainment equipment to air conditioning systems, more and more of today's homes are outfitted with sophisticated equipment. In response to this progress, North Star Mutual offers equipment breakdown coverage for CDO policies. This enhancement will help protect your insureds from costly equipment breakdowns.

While not a warranty program, this valuable coverage from North Star Mutual protects homeowners from the costs associated with repairing or replacing sophisticated household equipment damaged by mechanical, electrical or pressure failure. The goal is to reduce potential gaps in coverage and terms while still remaining affordable for your policyholder.

Let's face it, breakdowns happen. The more sophisticated the household equipment is, the more costly it becomes to repair or replace. When you figure the cost of our equipment breakdown protection is just a fraction of the total cost of homeowners insurance, it's a small price to pay for peace-of-mind protection.

### Sample Losses

Air conditioner compressor has mechanical failure and requires replacement.

**Total loss \$4,200**

Refrigerator compressor failure necessitates complete motor and compressor replacement.

**Total loss \$1,162**

**To learn more about equipment breakdown coverage for homeowners, call your agent listed here**

Name: Crow River Insurance Services

Title: Independent Agency

Street Address: 305 Crow River Drive

City, State, Zip: Delano, MN 55328

Phone: 763.972.3323

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### Covered Equipment

- Kitchen appliances
- Computers and peripheral equipment
- Home entertainment equipment
- Swimming pool equipment
- Jacuzzis and related equipment
- Sauna equipment
- Washers and dryers
- Heating equipment
- Pumps
- High-efficiency lighting systems
- Air conditioning systems
- Electrical doors and locks
- Security systems
- Telephone systems
- Home gym equipment
- Equipment related to hobbies, woodworking, restoring cars, etc.
- And more...

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by North Star Mutual Insurance Company. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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