

## SERVICE LINE COVERAGE AVAILABLE

You may not realize that you are responsible for repairs to underground pipes and wiring that bring services such as water, power, data and communications into your home if the damage occurs on your property. Our enhanced coverage pays not only for service line repairs, but for related damage to outdoor property caused by repairs. And if your home becomes uninhabitable until repairs are made, hotel and other costs are also covered (*gas lines are not covered*).

**Loss Example:** An underground sewer line on the insured's property was damaged by tree root growth. The driveway and surrounding landscape was damaged during repairs and had to be excavated and repaired.

**TOTAL LOSS: \$10,500.**

## WARRANTIES & SERVICE CONTRACTS FALL SHORT

Protection offered by warranties and service contracts can be very limited. They are intended for everyday maintenance, while our new coverage protects you from larger losses for just pennies a day. Our claim service also ensures speedy response and payment for covered losses.

## CONTACT YOUR LOCAL AGENT FOR MORE INFORMATION:

### Your Agency Name

Address Line 1

Address Line 2

City, FL Zip

Your Phone #

Your Website

## CONNECT WITH AMERICAN INTEGRITY

Social Media has become one of the quickest and most interactive ways to get up-to-date information. Follow American Integrity on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Google +](#) where you can find homeowner tips, tropical weather updates, fun facts and much more!



5426 Bay Center Drive, Suite 650  
Tampa, FL 33609  
P: 866.968.8390 F: 813.884.1144  
[www.aiicfl.com](http://www.aiicfl.com)

Please consult your insurance agent or policy documents to fully understand any coverage, terms, conditions, limits and exclusions.

AMERICAN INTEGRITY  
INSURANCE GROUP

## HOME SYSTEMS PROTECTION & SERVICE LINE



*Home Systems Protection covers repairs or replacement when home systems and equipment break down, causing physical damage. Though electrical and/or mechanical breakdowns are common, you may not know they're not covered by a standard homeowner policy, and the high cost of repairs and replacement can come as an unpleasant surprise. This coverage also includes access to MyHomeWorks™, an exclusive suite of home efficiency tools to help you improve home energy efficiency and save money. It's coverage that pays for itself.*

## PROVIDING YOU VALUE BEYOND YOUR COVERAGE

The high cost of energy has sent home management costs soaring. With this in mind our new program offers you a valuable complimentary service. You get unlimited access to **MyHomeWorks™**, a home management support website with an online suite of interactive, customizable home management tools to help increase home energy efficiency, save money and keep an online inventory of all records and documents for quicker disaster recovery.

access available at: [www.myhomeworks.com](http://www.myhomeworks.com)

**Home Inventory Tool** is an easy way to organize photos, receipts and information to create an online catalog of a home's assets and personal records stored safely "off-site" in case a home disaster strikes.

**Home Energy Score** is a way to calculate a home's efficiency and potential energy cost savings and offers customized information for improving efficiency and lowering energy expenses.

**Virtual Home Tour** is a fun, interactive way to find energy and money saving opportunities in every room of the house.

**Home Efficiency Center** is a go-to resource for selecting, using and maintaining home systems for optimal efficiency.

**TechQ™** is live, technical expertise 365 days a year. Our IT professionals troubleshoot and resolve issues with your personal computers and electronic devices via phone and remote access.

## PROTECTING YOU AGAINST A COSTLY SURPRISE

When the systems and equipment you use and depend on every day break down, it's more than an inconvenience. Repairs or equipment replacement can be costly — easily several thousand dollars or more. And today, with more equipment and sensitive technology in our homes, the risk of breakdown is higher than ever.

## BREAKDOWNS ARE COMMON & EXPENSIVE

Just look at these real-life claim examples to see how the cost of a breakdown adds up.

*Electrical damage to a heat pump required replacement of the entire unit as repair parts were no longer available.*  
**TOTAL LOSS: \$5,400.**

*A circuit breaker in a home's electrical panel failed to trip, leading to damaged wiring, lighting switches, outlets and appliances. Permanently installed appliances and all wiring and control devices were removed and replaced along with the failed circuit breaker.*  
**TOTAL LOSS: \$14,000.**

*A six-year-old air conditioning compressor was operated in an overheated condition for an extended period, leading to an electrical breakdown of the compressor which had to be replaced.*  
**TOTAL LOSS: \$5,100.**

## YOUR MOST IMPORTANT HOME SYSTEMS ARE COVERED

Home Systems Protection covers a wide range of critical systems and equipment. Coverage provides for loss of use and related spoilage losses.

### EXAMPLES OF COVERED CRITICAL HOME SYSTEMS:

- + Central air conditioning
- + Water purification and filtration
- + Permanently installed well pumps
- + pool and spa pumps
- + heating and filtration equipment
- + Electrical service panels
- + Permanently installed appliances
- + Permanent emergency generators
- + Conventional and solar water heaters
- + Home security monitoring and control devices
- + Renewable heating (e.g., solar, wind, geothermal)
- + Chair lifts and elevators
- + Radiant floor heating
- + Boilers, furnaces & heat pumps

## AVERAGE COSTS AND LIMITS & DEDUCTIBLES

### AVERAGE COSTS

**Average HSP loss** (they offer Coverage A + B only):

**\$2,900** gross loss.

**Average Service Line loss:**

**\$4,500** gross loss.

**Average Home Warranty cost:**

Average **\$500** for base contract plus buy-up options to add on items. Range of options depending on equipment selected is **\$375** to **\$1,000** with a **\$75** service fee.

**Average service repair cost minus the actual repair** (the cost associated with just showing up to do a repair):

Typical trade service call fee options are **\$75**, **\$100**, and **\$125**. The higher the service fee the lower the contract rate. This acts as a deductible.

### LIMITS & DEDUCTIBLES



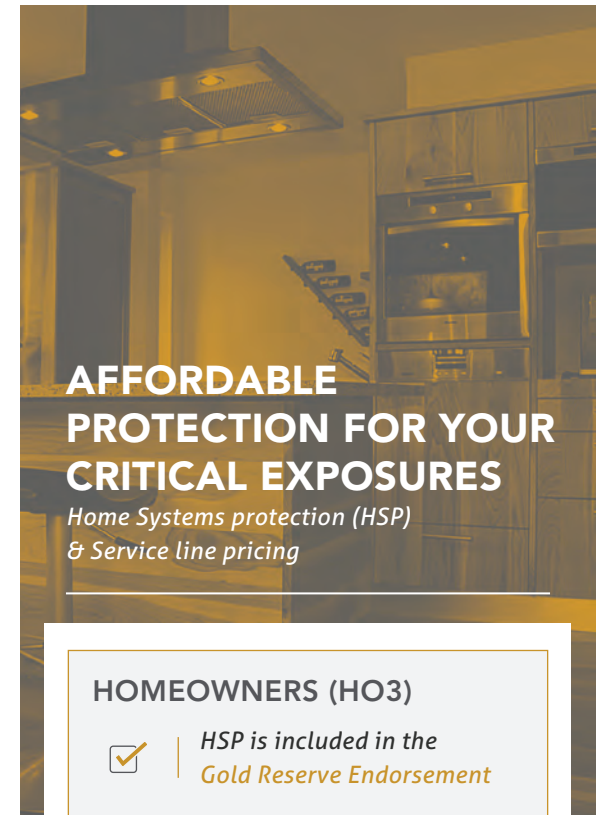
**HSP:**

**\$50,000** limit  
**\$500** deductible



**SERVICE LINE:**

**\$10,000** limit  
**\$500** deductible



## AFFORDABLE PROTECTION FOR YOUR CRITICAL EXPOSURES

Home Systems protection (HSP)  
 & Service line pricing

### HOMEOWNERS (HO3)

| HSP is included in the Gold Reserve Endorsement

**30\$** | Service Line Endorsement

**45\$** | Combined HSP & Service Line Endorsement

### DWELLING FIRE (DP3)

**45\$** | Combined HSP & Service Line Endorsement

### MANUFACTURED HOME

**15\$** | HSP Endorsement

*Above prices are annual.*