

UNIVERSAL

TM

Universal North America®

Insurance with Values

Home Equipment Protection

Uncommon Coverage for
Common Breakdowns

Insurance
with values.



Universal North America's® Home Equipment Protection offers valuable coverage when common equipment breakdowns occur. This unique coverage protects the home's most vital systems from potential losses – even damage that wouldn't typically be covered under warranty or maintenance contracts. All for less than what it costs for one night at the movies with your family.

Coverages:

- Subject to only a \$500 deductible (not a higher Homeowners policy deductible)
- Limits are \$50,000 per occurrence with a \$100,000 annual aggregate limit

Equipment covered under this protection includes:

- **Air conditioning systems**
- **Electrical distribution systems**
- **Telephone and security systems**
- **Computer-controlled equipment**
- **Surround sound systems**
- **Hot water and heating systems**
- **Well water pumps**
- **Swimming pool pumps**

Losses from mechanical breakdown and/or losses arising from artificially generated electrical currents are covered.*

* See policy form for complete details



Why choose Universal North America?

Homeowners policies do not all provide the same protection. In fact, very few cover the costly mechanical and electrical equipment that keep a home operational, comfortable and secure. Where others leave gaps, we offer protection.

Count on Universal North America.

Storms, earthquakes, fires and accidents are unpredictable. But we're not. Universal North America is experienced with a proven track record of being there for our customers during a catastrophe or life's minor mishaps. And that kind of experience is what has earned us high ratings from A.M. Best and Demotech. Whether you own or rent, we offer solutions for a variety of needs, including*:

**Homeowners • Flood • Condominium • Renters
Dwelling Fire • Hurricane • Earthquake • Businessowners**

*Not all products are available in each state.



Easy online access. Managing your Universal North America policy is easy with My Universal[®]. Make payments and gain access to important policy documents online at MyUniversal.com.

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Customer Service 866-458-4262

Claims 866-999-0898

MyUniversal.com

This card is not an insurance policy; it provides a general description of Universal North America's Home Equipment Protection insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. Insurance products are issued and underwritten by Universal North America Insurance Company. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.