

Equipment Breakdown from Otsego County Patrons Farm Dwelling



Otsego County Patrons is pleased to offer an affordable alternative to costly product and home warranty plans - Equipment Breakdown coverage through your Farmowners Insurance Policy. We have your equipment breakdown exposures covered.

“If it uses electric power, it is most likely subject to equipment breakdown.”

Often this equipment requires sophisticated diagnostic tools and skilled technicians to oversee a potential repair. Equipment Breakdown coverage protects you against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown. In addition to coverage, loss prevention information and loss adjustment services are customized at a fraction of the cost of limiting home warranty products.

Typical Losses

A domestic water 230-volt deep well pump short-circuited to ground. Upon being pulled from the well to determine its condition, it was concluded that cost to repair the motor was greater than the cost of replacement.

Cost of Replacement: \$1,850

Loss of Use: \$186

A personal computer (PC) used to control multiple systems (HVAC, lighting and irrigation) within the home sustained electrical damage from a power surge. Replacement of the computer and the unique programming was required.

Property Damage: \$2,975

Exposures

- Clothes Washers and Dryers
- Computer Equipment
- Dishwashers
- Freezer Units
- Garbage Disposals
- Heat Pumps
- High Efficiency Home Heating and Central A/C Systems
- Home Security Systems
- Kitchen Refrigerators
- Lighting and Home Environment Monitoring
- Microwaves
- Ovens
- Sump Pumps
- Surround Sound Systems
- Swimming Pool Equipment
- Televisions (Plasma, LCD, etc.)
- Water Heaters
- Well Water Pumps



Otsego County Patrons Co-op
Fire Relief Association

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