

# AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

## ADVISORY NOTICE TO POLICYHOLDERS

We are pleased to enclose your renewal policy, you will notice we have added Equipment Breakdown coverage to your policy, the new coverages are outlined below. If you have any questions regarding this offer or if you decide you do not want this coverage on your policy, please advise your agent and the additional premium will be refunded.

### EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT

We are pleased to provide an affordable alternative to costly product replacement and home warranty plans - **Equipment Breakdown Coverage** through your Farmowners Insurance policy. This coverage is provided for mechanical and electrical breakdown on items such as personal computers, refrigerators, furnaces and farm equipment (other than self-propelled machinery).

#### **If it uses electric power, it is most likely subject to Equipment Breakdown!**

Equipment Breakdown coverage protects you against unexpected repair or replacement costs due to mechanical, electrical or pressurized system breakdowns. The following list contains just some of the items that are now covered for mechanical or electrical breakdown with American Banker's Equipment Breakdown Enhancement Endorsement.

#### **Appliances:**

- | Clothes washers and dryers
- | Dishwashers
- | Refrigerators and freezer units
- | Ovens and microwave ovens

#### **Home Accessories**

- | Home security systems
- | Garage door openers
- | Computers
- | Surround sound systems

#### **Mechanical Equipment**

- | Home heating and cooling units
- | Heat pumps, sump pumps, well water pumps
- | Electrical service panels
- | Water heaters
- | Swimming pool equipment

#### **Farm Personal Property**

- | Generators, pumps, blowers, motors

- | Compressors, silos, conveyors/elevators
- | Grain dryers, feeding/watering systems
- | Refrigeration, irrigation equipment
- | Milking parlors, bulk milk tanks

#### **Included Coverages**

##### **Pollutant Clean Up and Removal**

We pay the cost to remove pollutants released as a result of a covered loss.

##### **Expediting Expenses**

This coverage pays the reasonable costs to make temporary repairs, expedite permanent repairs; and/or expedite permanent replacement.

##### **Spoilage Coverage**

We pay for loss to perishable goods due to spoilage caused by lack of power, light, heat, steam or refrigeration caused by "Equipment Breakdown."

##### **Refrigerant Contamination**

We will pay the loss from on premises contamination by refrigerant used in refrigerating, cooling, or humidity control as a result of "Equipment Breakdown."

##### **CFC Refrigerants**

We will pay for the additional cost to repair or replace Covered Property because of the use or presence of refrigerant containing CFC.

##### **Computer Equipment**

We will pay for the loss or damage to your computers caused by "Equipment Breakdown."

##### **Livestock**

We will pay \$25,000 for the loss of livestock (including poultry) due to "Equipment Breakdown."

This notice does not form a part of your insurance contract. No coverage is provided by this Notice. This Notice cannot be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) shall prevail.

***Carefully read your policy, including its endorsements.***