

**Equipment Breakdown for Personal Lines - Homeowners
Summary Home Warranty Comparison
Prepared for Hannahstown Mutual Insurance Company
June-08**

	Home Warranty- Company Compare 1	Home Warranty- Company Compare 2	Home Warranty- Company Compare 3	Home Warranty- Company Compare 4	Hannahstown Equipment Breakdown Coverage
Electrical Surge	N	*	*	Electrical Panel - N All Other - Y	Yes; Including a loss w/ multiple equipment
Wear & Tear	Y	Y	Y	Y	No; But if an Equipment Breakdown occurs - Yes
Mechanical Breakdown	Y	Y	Y	Y	Yes
Food Loss Protection Limit	?	?	?	N	\$2,500
Deductible	\$50 for each covered service claim	None	\$45 per service request	\$50 per service request	\$500
Required Repair Concern	Y	Y	Y	Y	No - Insured directed
Pre-existing Condition Limitation	Y	Y	Y	Y	No
Square Foot Limitation	?	?	?	Y	No
Allowance to Upgrade Covered Property	?	?	?	N	Yes - 125% R/R
Labor and Parts	Y	Y	Y	Y	Yes
Maximum Aggregate Claim Per Year	\$10,000	?	?	N	None; \$25,000 per occurrence
Cost Per Year	\$443	\$1,200	\$389	\$399	average \$20-25 per policy
Equipment Covered:					
Air Conditioning Units	Included	Included- Additional units for additional cost	Included- Additional units for additional cost	Included - \$2,500 max	Included; All Covered Prop (Real & Personal)
Water Heater	Included	Included- Additional units for additional cost	Included- Additional units for additional cost	Included - \$500 max	Included; All Covered Prop (Real & Personal)
Refrigerator	Included	Included- Additional units for additional cost	Included- Additional units for additional cost	Included	Included; All Covered Prop (Real & Personal)
Built-in Microwave	Included	N	Included- Additional units for additional cost	Included	Included; All Covered Prop (Real & Personal)
Ceiling Fan	Included	N	Included	Optional pkg \$50/yr	Included; All Covered Prop (Real & Personal)
Heating System	Included	Included- Additional units for additional cost	Included	Included - \$2,000 max	Included; All Covered Prop (Real & Personal)
Stoves	Included	Included- Additional units for additional cost	Included- Additional units for additional cost	Included	Included; All Covered Prop (Real & Personal)
Garbage Disposal	Included	N	Included	Included	Included; All Covered Prop (Real & Personal)
Trash Compactor	Included	N	Included	Included	Included; All Covered Prop (Real & Personal)
Electrical System	Included	N	Included	Gen Wiring, fuse box, circuit breaker panels; Not covered meter box, alarms, intercoms, power failure or surge	Included; All Covered Prop (Real & Personal)
Clothes Washer & Dryer	Included	N	Included- Additional units for additional cost	Optional \$80/yr	Included; All Covered Prop (Real & Personal)
Dishwasher	Included	Included- Additional units for additional cost	Included- Additional units for additional cost	Included	Included; All Covered Prop (Real & Personal)
Garage Door Opener	Included	N	Included	Optional pkg \$50/yr	Included; All Covered Prop (Real & Personal)
Pool Pump	Optional- additional cost	N	N	Optional \$160/yr	Included; All Covered Prop (Real & Personal)
Water Well	Optional- additional cost	N	N	Optional \$85/yr	Included; All Covered Prop (Real & Personal)
Small Electrical Appliances such as vacuum cleaners, TV, DVD, CD player, etc.	Optional- additional cost	N	N	N	Included; All Covered Prop (Real & Personal)
Intercom System	Optional- additional cost	N	N	N	Included; All Covered Prop (Real & Personal)
Home Theater Systems	Optional- additional cost	N	N	N	Included; All Covered Prop (Real & Personal)
Water Softener	Optional- additional cost	N	N	N	Included; All Covered Prop (Real & Personal)

* - Some home service companies provide coverage if damage is caused by an electrical surge