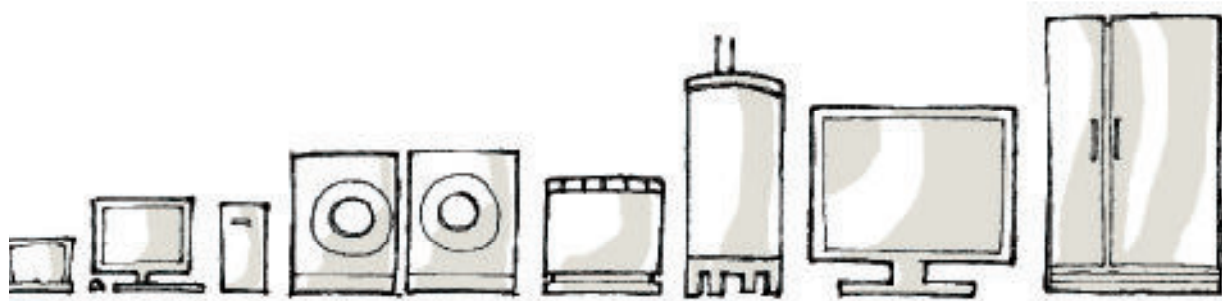


Is an Equipment Breakdown in your Budget?



Average Repair and Replacement Costs		
Electrical Panel, Breakers, Outlets, and Switches	Repairs	\$125 - \$275
	Replacement	\$700 - \$1,400
Dishwasher, Range, Oven, Stove, Trash Compactor, Built-in Microwave Oven, and Hood Vent	Repairs	\$150 - \$425
	Replacement	\$350 - \$1,400
Refrigerator	Repairs	\$150 - \$475
	Replacement	\$600 - \$2,200
Garbage Disposal	Repairs	\$50 - \$135
	Replacement	\$199 - \$399
Heating or Boiler System	Repairs	\$150 - \$550
	Replacement	\$2,250 - \$10,000
Air Conditioning or Air Conditioner Compressor	Repairs	\$150 - \$425
	Replacement	\$1,500 - \$8,500
Washing Machine and/or Dryer	Repair	\$125 - \$450
	Replacement	\$375 - \$1,400
Security Systems	Repairs	\$150 - \$1,500
Hot Tub, Spa and/or Pool	Repairs	\$225 - \$2,200

Did You Know?

Maintaining a budget to keep equipment operating until the end of its life expectancy will cost you an average of 1% to 3% of your home's sales price per year. And, the estimated cost to maintain your home equipment does not include the unexpected cost of repairs or replacement if your equipment experiences an unexpected breakdown before the end of its life expectancy.

Average Years Life Expectancy of Maintained Equipment

Homeowner's Equipment Breakdown Coverage can protect your family's budget from unexpected equipment breakdown. Below is a general life expectancy guideline for your appliances. Homeowner's equipment breakdown coverage can cover the repair or replacement cost if Equipment Breakdown is experienced.

Appliances:

Dishwashers	5 to 12 years
Washers	5 to 15 years
Dryer	10 to 25 years
Water Heaters	5 to 15 years
Electric Water Heater	10 to 15 years
Microwave	11 to 20 years
Refrigerators	15 to 20 years
Gas Stoves	15 to 20 years
Electric Stove	15 to 20 years

Heating and Air Conditioning:

Warm Air Furnace	10 to 25 years
Heat Pumps	10 to 15 years
Water/Steam Boiler Cast Iron	30 to 50 years
Central Air Conditioning	10 to 15 years