



## **AGENTS' BULLETIN # 2010-03-11**

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To: **ALL UNITED AGENTS**

Re: ***NEW OPTIONAL COVERAGE ENDORSEMENT AVAILABLE APRIL 1st  
EQUIPMENT BREAKDOWN FOR HOMEOWNERS***

Effective April 1, 2010, UPC is pleased to announce that we have enhanced our Homeowners Protective program by adding Equipment Breakdown for Homeowners as an optional coverage endorsement. Our decision to offer this coverage was based on the fact that more and more of today's homes are filled with equipment that homeowners depend on for basic comfort and services, and the fact that homeowners continue to add even more equipment to their houses. Additionally, we moved forward with including this endorsement in our program in response to your suggestion that this additional coverage would provide a selling "edge" over the competition.

When critical equipment such as central air, boilers, water heaters, well pumps, electrical power panels breakdown; these uncovered exposures can significantly impact a homeowner's wallet. Current homeowners policies provide a range of insurance, but most do not cover mechanical, electrical or heating equipment breakdown. Warranties and service contracts are limited. Equipment breakdown insurance for homeowners protects homeowners from these exposures and fills a coverage gap. Without this coverage a client could spend thousands of dollars on repairs. This \$40.00 coverage option can pay to repair or replace equipment and it is easy to add as well as being affordable.

The Equipment Breakdown for Homeowners endorsement is an opportunity for you to offer your UPC clients added value. It is a way for you to fill a coverage gap, retain clients, and compete for new business. UPC offers this coverage through a partnership with The Hartford Steam Boiler Inspections and Insurance Company (HSB) that has decades in experience in this line of business.

To assist you in selling this, UPC will be sending a direct mail letter and brochure to each of your clients explaining the advantages of the coverage and suggesting that they contact their agent. Additionally, HBS will offer a webinar training to acquaint you with policy features.

We will keep you advised of the webinar training dates. Should you wish a supply of our new Equipment Breakdown for Homeowners brochure for your office, please send an email request to Janelle Proctor at [jproctor@upcic.com](mailto:jproctor@upcic.com).

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