

Equipment Breakdown Coverage for Homeowners: Summary Home Warranty Comparison

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Equipment Breakdown Endorsement coverages below are described in the most general terms and are subject to the actual policy definitions, conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

	Home Warranty- Company Compare 1	Home Warranty- Company Compare 2	Home Warranty- Company Compare 3	Home Warranty - Company Compare 4	Central Mutual Equipment Breakdown Coverage
Electrical Surge	No	Yes; some electrical surges covered	Yes; some electrical surges covered	Electrical Panel - No All Other - Yes	Yes; Including a loss w/ multiple equipment
Wear & Tear	Yes	Yes	Yes	Yes	No; But if a Mechanical Breakdown (as defined in the policy) results - Yes
Mechanical Breakdown	Yes	Yes	Yes	Yes	Yes
Food Loss Protection Limit	unknown	unknown	unknown	No	\$10,000
Deductible	\$50 for each covered service claim	None	\$45 per service request	\$50 per service request	\$500 per occurrence
Required Repair Facility	Yes	Yes	Yes	Yes	No - Insured directed
Pre-existing Condition Limitation	Yes	Yes	Yes	Yes	No
Square Foot Limitation	unknown	unknown	unknown	Yes	No
Allowance to Upgrade Covered Property	unknown	unknown	unknown	No	Yes - 150% R/R and upgrade to Green Certified Equipment
Labor and Parts	Yes	Yes	Yes	Yes	Yes
Maximum Aggregate Claim Per Year	\$10,000	unknown	unknown	No	None; \$100,000 per occurrence
Cost Per Year	\$443	\$1,200	\$389	\$399	\$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	No	Included - Additional units for additional cost	Included	Included; All Covered Prop (Real & Personal)
Ceiling Fan	Included	No	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)

	Home Warranty- Company Compare 1	Home Warranty- Company Compare 2	Home Warranty- Company Compare 3	Home Warranty - Company Compare 4	Central Mutual Equipment Breakdown Coverage
Equipment Covered:					
Stoves	Included	Included - Additional units for additional cost	Included - Additional units for additional cost	Included	Included; All Covered Prop (Real & Personal)
Garbage Disposal	Included	No	Included	Included	Included; All Covered Prop (Real & Personal)
Trash Compactor	Included	No	Included	Included	Included; All Covered Prop (Real & Personal)
Electrical System	Included	No	Included	Gen Wiring, fuse box, circuit breaker panels; Not covered meter box, alarms, inter-coms, power failure or surge	Included; All Covered Prop (Real & Personal)
Clothes Washer & Dryer	Included	No	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	No	Included	Optional pkg \$50/yr	Included; All Covered Prop (Real & Personal)
Pool Pump	Optional - additional cost	No	No	Optional \$160/yr	Included; All Covered Prop (Real & Personal)
Water Well	Optional - additional cost	No	No	Optional \$85/yr	Included; All Covered Prop (Real & Personal)
Small Electrical Appliances such as vacuum cleaners, TV, DVD, CD player, etc.	Optional - additional cost	No	No	No	Included; All Covered Prop (Real & Personal)
Intercom System	Optional - additional cost	No	No	No	Included; All Covered Prop (Real & Personal)
Home Theater Systems	Optional - additional cost	No	No	No	Included; All Covered Prop (Real & Personal)
Water Softener	Optional - additional cost	No	No	No	Included; All Covered Prop (Real & Personal)

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