

# Homes are smarter.

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**Mutual Boiler Re<sup>®</sup>**

Member of the FM Global Group

# Coverage should be, too.

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To turn on lights, unlock doors and take your pizza order, today's homes rely more than ever on sophisticated technology. It's a welcome innovation—except when it breaks down. That's when adding our equipment breakdown endorsement to existing homeowner policies is a simple, affordable and comprehensive solution to coverage gaps.



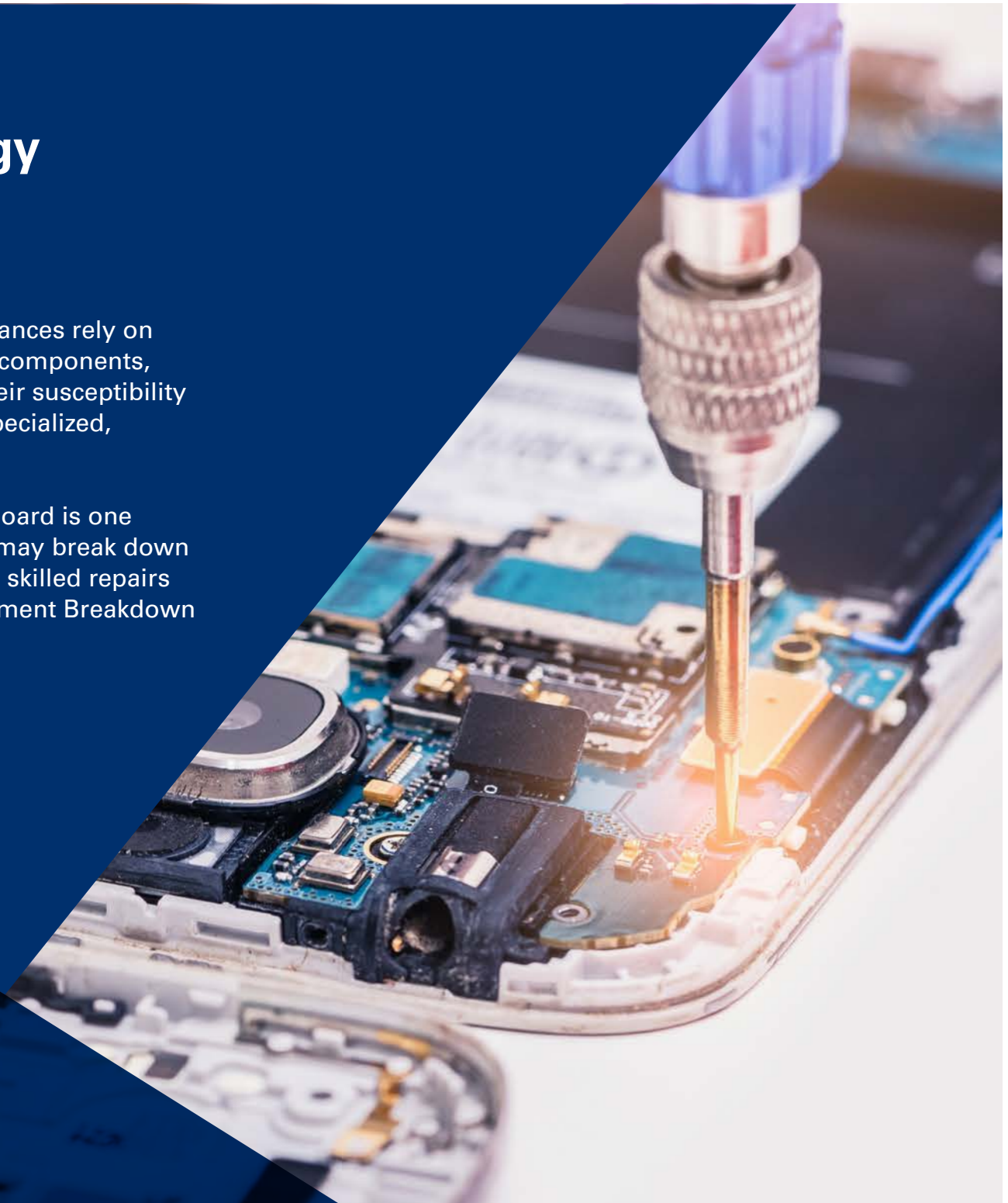


# It's only technology when it works.

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Modern home equipment and appliances rely on embedded electronic and electrical components, including sensors. This increases their susceptibility to electrical loss and the need for specialized, expensive repairs.

An oven with an electronic motherboard is one example. Its sensitive components may break down more frequently, and when they do, skilled repairs may cost more. This is where Equipment Breakdown coverage comes in.



# Extensive coverage for innovative homes.

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Mutual Boiler Re coverage protects both real and personal property. A few examples:

- **Air conditioners**
- **Appliances**
- **Electrical systems**
- **Furnaces**
- **Garden tractors**
- **Heating and cooling systems**
- **Home electronics**
- **Personal computers**
- **Refrigerators**
- **Security systems**
- **Smart home monitoring devices**
- **Swimming pool equipment**
- **Water heaters**
- **Well pumps and more**





# Restoring the comforts of home.

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We know that when we respond to loss, we're really working to make a house feel like home again. So if your policyholder's oven breaks down tonight, or their furnace stops working on the coldest night of the year, or their TV goes black before the big game on Sunday, we are here to help.

## **An ounce of prevention.**

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Loss prevention is a priority for us. We offer homeowners practical, up-to-date advice to protect their valuable equipment and appliances, such as:

- **How to layer surge protection devices**
- **How ventilation can help prevent overheating**
- **How to protect the latest electronics**

It's all on our interactive microsite, the "house tour" that can help your policyholders rest easy.

**Walk through a well-protected home ›**



# The Mutual Boiler Re difference.

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We're the only mutual reinsurance organization focused solely on equipment breakdown, which means our expertise runs exceptionally deep. Our coverage also offers breadth you won't find everywhere:

## Power surge protection:

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- **Coverage for all real and personal property damaged by an electrical power surge**
- **Dwelling and personal property**

## Additional coverages:

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- **Expediting expense**
- **Off-premises**
- **Additional living expense**
- **Spoilage**
- **Green coverage, which replaces damaged property with greener alternatives**

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