



Available as an endorsement to your ARI policy

HARTFORD STEAM BOILER HOME SYSTEMS PROTECTION & SERVICE LINE COVERAGE

HSB Home Systems Protection

HSB Home Systems Protection (HSP), covers systems, appliances and electronics homeowners value and rely on for everything from heating and cooling, water and power, to communications, security and entertainment. It addresses the latest breakdown risks to homeowners today, provides broader coverage and gives your insured better incentives to upgrade to more energy or water efficient systems. There's no other program available that protects your customers as well, with so much added value.

HSP can be configured to provide broad coverage for a wide range of interior and exterior home systems. We give you the flexibility to customize what's covered to suit your strategy and provide broad, meaningful protection at an affordable price. We can also tailor the limit and deductible to what your customer profile requires. Coverage can include:

- Systems: Electrical generation and distribution, heating and cooling, air and water filtration, central vacuum, home security systems, swimming pool and sauna equipment and more.
- Appliances: Refrigerators and freezers, cooktops, ovens, dishwashers, clothes washers and dryers and more.
- Electronics: Computers, medical devices, televisions, sound systems, tablets, phones, game consoles and more.
- Service lines: Homeowner-owned, underground exterior service lines that fail or are accidentally broken and the often significant excavation costs associated with repairing or replacing them.



HSB's Service Line coverage pays to repair or replace homeowner-owned, exterior underground piping and wiring that fail or are accidentally broken. It also pays for the costs of excavation, as well as outdoor property such as lawns, walkways or driveways damaged as a result of a service line failure. This closes an insurance gap that homeowners don't even realize exists until it's too late – and an expensive repair bill arrives.

What it covers

A service line failure is physical damage that results in a leak, break, tear, rupture or collapse of a pipe or line. A service line failure may be caused by, but is not limited to, the following perils:

- Wear and tear, marring, deterioration or hidden decay
 - Rust or other corrosion
 - Mechanical breakdown, latent defect or inherent vice
 - Weight of vehicles, equipment, animals or people
 - Vermin, insects, rodents or other animals
 - Artificially generated electrical current
 - Freezing or frost heave
 - External force from a shovel, backhoe or other form of excavation
 - Tree or other root invasion
- Blockages or low pressure are not considered "service line failures."

Covered Services include:

- Water supply
- Waste disposal
- Electric power
- Heating (including hot water, natural gas, propane, steam and geothermal)
- Communications (including cable and data transmission, internet access and telecommunications)
- Drainage systems
- Compressed air

