

Breakdown. It's an ugly word. No one wants to think about it. No one wants to experience it. No one wants to pay out of pocket to make it go away. When the unexpected happens...

...Universal has a plan for that.

#### Universal Office Locations:

##### Florida

101 Arthur Andersen Parkway  
Suite 220  
Sarasota, FL 34232  
Toll Free: 866-338-4262  
Office: 941-378-8851  
Customer Service: 866-458-4262

##### Texas

9901 IH 10 West  
Suite 980  
San Antonio, TX 78230  
Toll Free: 866-958-4289  
Office: 210-877-5800  
Customer Service: 877-763-4544

##### Customer Service

Arizona & Nevada: 888-855-8820  
Florida: 866-458-4262  
South Carolina & Texas: 877-763-4544

##### Claims

888-846-7647

*This brochure is not an insurance policy; it provides a general description of Universal's insurance coverage for equipment protection enhancement. Actual coverage will be determined by the terms and conditions of the policy.*

*Insurance products are issued and underwritten by one of Universal's insurance companies: Universal North America Insurance Company, Universal Insurance Company of North America, Universal Insurance Company of Texas. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.*

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[www.universalthnorthamerica.com](http://www.universalthnorthamerica.com)



## Home Equipment Protection

UNCOMMON COVERAGE FOR  
COMMON BREAKDOWNS

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Plan now for the unexpected. Ask about Equipment Protection from Universal. After all, accidents happen. Peace of mind is planned in advance.

## Where others leave gaps, we offer protection.

Homeowner insurance policies do not all provide the same protection. In fact, very few cover the costly mechanical and electrical equipment that keep a home operational, comfortable and secure. That's a big gap in coverage, especially since equipment failures are more common than fire losses.

Universal's Equipment Protection offers valuable coverage when common equipment breakdowns occur.

## Enhanced coverage eliminates equipment worries.

Universal policies have been enhanced to offer Equipment Protection. This unique coverage protects the home's most vital systems from potential losses—even damage that wouldn't typically be covered under warranty or maintenance contract.

Losses arising from electrical arcing and mechanical breakdown are covered, including those due to:

- Centrifugal force
- Short circuits
- Line surges
- Owner error



## Equipment Protection Coverage

- Air conditioning systems
- Electrical distribution systems
- Telephone and security systems
- Computer-controlled equipment
- Surround sound systems
- Hot water and heating systems
- Well water pumps
- Swimming pool equipment

## Easy online access

Managing your policy is easy with Universal's special website feature, *My Universal*. Make payments and gain access to important policy documents online at [www.universalthnorthamerica.com](http://www.universalthnorthamerica.com).