



**First Insurance  
Company of Hawaii**

A Member of the Tokio Marine Group



## Complimentary protection for sophisticated household equipment

From kitchen appliances to home entertainment equipment to air-conditioning systems, more and more of today's homes are outfitted with sophisticated equipment. In response to this progress, we offer equipment breakdown coverage for Homeowners, FirstSelect, and Dwelling Fire policies. With no upcharges for our best protection, this equipment breakdown enhancement helps protect you from costly equipment breakdowns at a competitive price.

### Enhanced features beyond standard Homeowners policy

- Coverage up to \$50,000 responds to a variety of equipment breakdown losses
- Primary coverage provided for artificially generated electrical surges
- Additional layer of electrical surge protection available with surge gap coverage
- Spoilage coverage up to \$10,000 for lost fresh and frozen goods due to an equipment breakdown
- Sump pump overflow coverage
- Coverage for heating and cooling water piping system or appliance damaged by equipment breakdown
- New Generation coverage provides up to 50 percent more loss payment when making efficient equipment upgrades
- Highly responsive claim services backed by more than 100 years of personal lines experience

### Sample losses

An air conditioner compressor had a mechanical breakdown and required replacement.

**TOTAL LOSS: \$4,200**

A voltage spike damaged home entertainment equipment, including a receiver, Blu-ray player and flat-screen television.

**TOTAL LOSS: \$6,000**

A whole-home electrical lighting system suffered an electrical breakdown including a burned-out master controller.

**TOTAL LOSS: \$50,000**

Due to excessive heat, a liner weld crack formed on an 80-gallon solar hot water tank. The entire system, including solar panels, was replaced.

**TOTAL LOSS: \$12,055**

### Covered equipment:

- Air-conditioning and heating equipment
- Air tanks
- Attic fans
- Central vacuum systems
- Communication equipment
- Computer equipment
- Electric doors and locks
- Emergency generators
- Entertainment equipment
- Fiber optics
- Home gym equipment
- Hot tub and sauna equipment
- Kitchen appliances
- Pool filter pumps
- Residential yard maintenance equipment
- Security systems
- Smart home technologies
- Solar panels
- Sump pumps
- Washers and dryers
- Water heaters and boilers
- Wine cellar climate control

To learn more about coverage for homeowners, visit [www.ficoh.com](http://www.ficoh.com) or call your independent agent