**Issue No. XVII** [**www.centralsierra.com**](http://www.centralsierra.com) **Spring Edition**

Central Sierra Insurance Newsletter

**CSI’s Cost-Effective Coverage for Seasonal Breakdowns**

***Picture mid-summer with temps nearing 100 degrees, and your air conditioner breaks down. Or, imagine the holidays with a house full of guests, and your refrigerator breaks down. Air-conditioner and refrigerator breakdowns are some of the most common, expensive, and inconvenient breakdown losses we see.***

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ow you can have peace of mind for a fraction of what you thought possible. Central Sierra Insurance’s exclusive **Home or Farm Owner’s Appliance and Electronics Breakdown Coverage** is available for an annual premium of only $27—**that’s less than $3 a month**.

Our Home Appliance and Electronics Breakdown coverage provides a cost-effective way to protect yourself should an electrical power surge destroy the sensitive electrical components of your computer or HD TV, the motor break within your air conditioner, or the tank in your hot-water heater rupture due to pressure. Property that can fail because of a mechanical or electrical breakdown is covered, including the following appliances and electronic equipment:

* Refrigerator
* Computer
* Stove/Oven
* Water Heaters or Furnace
* Air Conditioning
* Solar Panels
* HDTV
* Security System
* Washer and Dryer
* Built-in Kitchen Appliances
* Pool/Spa Equipment

Your appliances and equipment are covered up to a maximum of $50,000 per occurrence after a $200 deductible is met.

**What do we mean by "break down"?**

Events such as a power spike that damages electrical components of your big-screen TV or your air-conditioner condenser are examples of items that are covered. On the other hand, appliances that simply wear out over time are not considered broken down. For example, a hot-water heater rusting from the inside out or a TV having white lines running through the picture are signs of wear and tear and are not covered.

**What do you do after a potential loss?**

If you have CSI’s Home or Farm Owner Appliance and Electronics Breakdown coverage, set the item aside and contact our Claim team as soon as possible at (800) 886-2400. We are available 24 hours a day.

**How do you make sure you’re covered?**

To add this exceptional protection to your Homeowners policy, connect with your professional CSI Insurance Advisor. Ask about our Home Appliance and Electronics Breakdown coverage. It is available to our policy clients who insure their primary home with CSI under our:

* Homeowners Policy (CSI-HOP-2)
* Homeowners Policy (CSI-HOP-4)
* Farm owners Policy (CSI-FOP-1)

We cannot prevent the inconvenience of a breakdown, but we can limit your expense and quickly get your life back to normal.