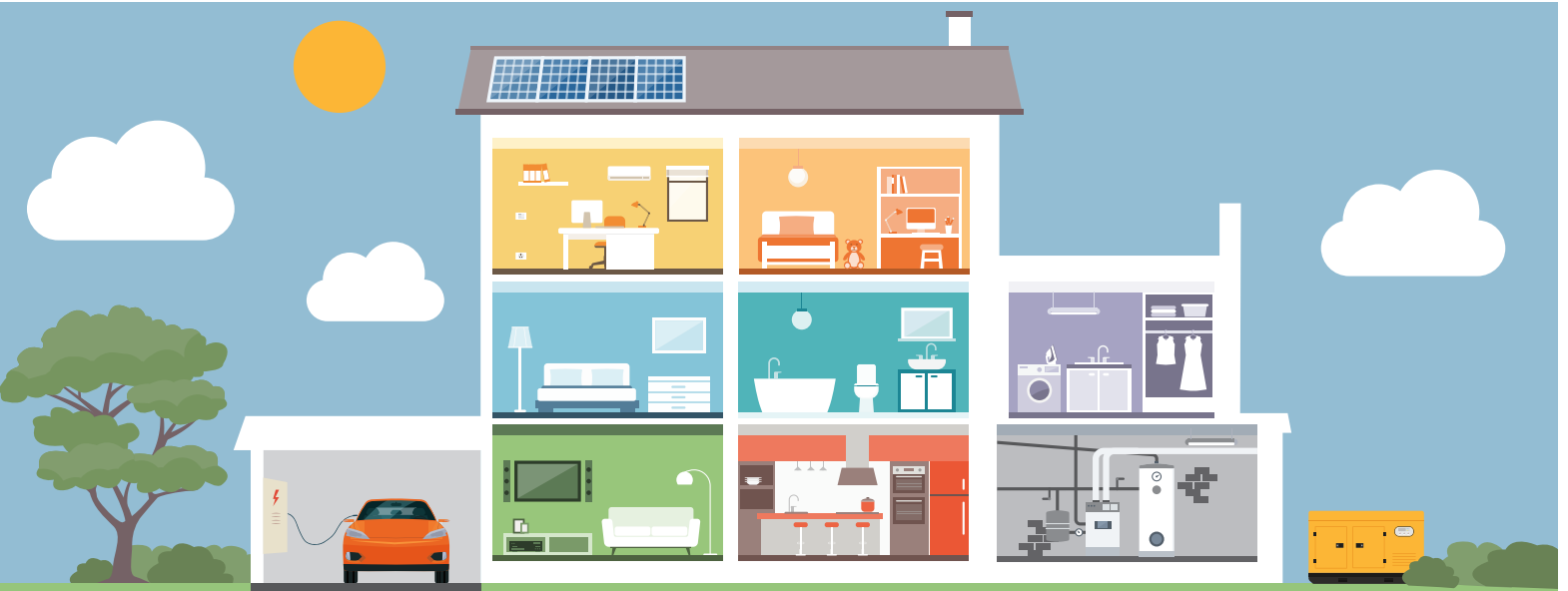




**First Insurance
Company of Hawaii®**
A Member of the Tokio Marine Group

Equipment breakdown coverage built for the modern household



Today's homes are getting smarter by the day. From hardworking kitchen appliances to awe-inspiring entertainment systems, technology is breaking norms. But when sophisticated breakthroughs lead to complicated breakdowns, you need coverage that goes beyond the standard home warranty.

Features that go above and beyond

With our equipment breakdown coverage, you benefit from advanced protection – and there are no costly upcharges. Here's what's included:

- Up to \$100,000 for a variety of equipment breakdown losses
- Primary coverage for artificially generated electrical surges
- Spoilage coverage up to \$10,000 for lost fresh and frozen goods due to breakdown
- Sump pump overflow coverage
- Damage by a breakdown
- New generation coverage provides up to 50% more loss payment for efficient upgrades
- Responsive claim services backed by 165+ years of personal lines experience

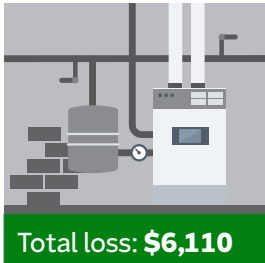
To learn more about equipment breakdown insurance for homeowners, visit www.ficoh.com or Call your Independent Agent.

Common examples of covered equipment:

- Air conditioning and heating equipment
- Air tanks
- Attic fans
- Central vacuum systems
- Communication equipment
- Computer equipment
- Electric doors and locks
- Electric home gym equipment
- Emergency generators
- Entertainment equipment
- EV charging station
- Fiber optics
- Hot tub and sauna equipment
- Kitchen appliances
- Pool filter pumps
- Residential yard maintenance equipment up to 25hp
- Security systems
- Smart home technologies
- Solar panels
- Sump pumps
- Washers and dryers
- Water heaters and boilers
- Wine cellar climate control

See potential loss scenarios on back. >

Consider these potential loss scenarios:



AIR CONDITIONER

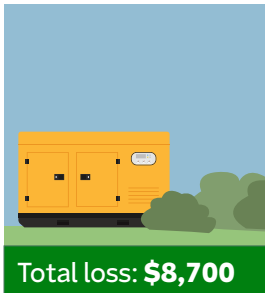
Scenario #1:

Debris clogged an air conditioner's condenser coils, reducing airflow and cooling efficiency. The compressor ran continuously, leading to overload and short circuiting.

Prevention tips:

- Change filters regularly to prevent buildup
- Remove debris and dust buildup on condenser coils
- Clean coils and condensation pan and drain before cooling season

TAKE NOTE: Nearly **90%** of U.S. households use air conditioning, and a single unexpected repair can add up.¹



GENERATOR

Scenario #2:

During a routine test, a generator engine ran with old lubricant. This resulted in the bearings seizing up, leading to a connecting rod breaking and puncturing the block. The entire unit had to be replaced.

Prevention tips:

- Inspect the air filter for debris, replace or clean as required
- Test that the antifreeze mixture protects the cooling system (liquid cooling systems only)
- Consider maintenance for:
 - Regular oil and filter changes so the oil is clean and moisture-free
 - Automatic transfer switch and hand exercise onboard breakers

TAKE NOTE: Non-portable emergency generators are an increasingly important household item. Unexpected power outages have significantly increased consumers' demand for reliable backup power sources in the U.S.²

¹ <https://www.eia.gov/todayinenergy/detail.php?id=52558#:~:text=Nearly%2090%25%20of%20U.S.%20households%20used%20air%20conditioning%20in%202020&text=Two%2Dthirds%20of%20U.S.%20households,%25%20and%2093%25%2C%20respectively.>

² <https://www.fortunebusinessinsights.com/u-s-generator-sales-market-106160>