

October 13, 2020

GENERAL BULLETIN 2020-02
Equipment Breakdown Coverage for MDW 3 and MDW 6

To Our Agents:

We are pleased to introduce our **Equipment Breakdown Enhancement Endorsement** (FPL 02 09/14) for **Combination Dwelling!** This is one of the most popular enhancements we offer on our Homeowners lines and we are very pleased to make it available to our Combination Dwelling Policyholders.



This valuable enhancement fills coverage gaps in the base policy by protecting items such as appliances, electrical systems, heating and cooling systems, security systems, well pumps, water heaters and other property from losses due to electrical, mechanical or pressure systems breakdown.

Effective 12/1/2020, this endorsement will be automatically included in all applicable new business quotes with the option to remove it during the quoting process. The endorsement will also be automatically added to all applicable renewal policies effective **12/1/2020** and after, though it may be removed at the Policyholder's request in the unlikely event they do not want this valuable protection.

To assist the Policyholder in understanding this enhancement, we will attach a policyholder notice to each renewal explaining the coverage and benefits. More details are also available on our website at www.farmersofflemington.com.

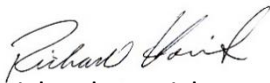
The pricing is as follows:

MDW 3 = (Coverage A limit / \$1,000 X 0.11) *Minimum premium is \$35 / no maximum
MDW 6 = (Coverage C limit / \$1,000 X 0.11) *Minimum premium is \$35 / no maximum

A copy of the Policyholder Notice is attached. If you wish to view the endorsement, please visit the Forms Library on our website at www.farmersofflemington.com.

As always, if you should have any questions, please do not hesitate to contact your personal lines underwriter, marketing representative or me. Thank you for your continued support of Farmers Insurance Company of Flemington.

Kind regards,


Richard Hornick
Vice President, Underwriting
(800) 842-5032 ext. 306



Dear Valued Policyholder,

Thank you for renewing your policy with Farmers Insurance Company of Flemington. With this renewal, we are happy to make our popular ***Equipment Breakdown Enhancement Endorsement*** available to you. There is nothing you need to do to take advantage of this added coverage and you will see endorsement FPL02 09-14 has already been added to your policy.

What is Equipment Breakdown Coverage?

Standard home or dwelling insurance policies do not cover the cost of repairing or replacing essential equipment in your home when it breaks down. Our *Equipment Breakdown* coverage fills in these gaps by protecting items such as appliances, electrical systems, heating and cooling systems, security systems, well pumps, water heaters and other property from losses due to electrical, mechanical or pressure systems breakdown.

Please review the enclosed endorsement for coverage specifics. The premium for this enhancement is shown on your new declarations page under optional coverages. If you would like to learn more about how our Equipment Breakdown coverage benefits you, visit our website at www.farmersofflemington.com.

This is an **optional** coverage so you may have the endorsement removed from your policy, if you wish. Simply contact your independent agency and advise them you do not want to be covered for Equipment Breakdown. Your Agent is also available to answer any questions you may have regarding this valuable coverage.

**Thank you for placing your trust in Farmers Insurance Company of Flemington.
We appreciate your business.**