

Does Homeowners Insurance Cover Air Conditioners?

Your home's air conditioning system is a costly investment, so it's helpful to know if and when your homeowners insurance policy covers repairs or replacing your air conditioner.

Your homeowners insurance policy may cover your central air conditioning unit under certain circumstances, as it's built-in and considered part of the structure of your home.

Suppose your central air conditioner is damaged or destroyed by a covered peril listed in your policy. In that case, your homeowners policy should cover the cost of repairing or replacing the unit under your policy's dwelling coverage.

Covered perils usually include fire, theft, fallen trees, high winds, hail, and lightning. Check the specific perils listed in your homeowners policy.

Most homeowners policies exclude flood and earthquake damage, so your air conditioner won't be covered for those perils unless you've purchased additional coverage.

A window air conditioner would be covered by homeowners insurance under personal property rather than dwelling coverage, as it's considered a personal possession.

Replacement value vs. actual cash value

You'll need to understand the terms of your homeowners policy to know how you'll be reimbursed for replacing your air conditioner. An insurance adjuster will evaluate the damage and determine a reimbursement amount.

If your homeowners policy covers replacement value, you'll be reimbursed for the cost of a new air conditioner if yours is destroyed.

If your policy covers actual cash value, the insurance adjuster will determine the market value of your air conditioner at the time of your loss, and the insurance company will reimburse you for that amount.

Deductibles

Your homeowners insurance policy has a deductible, so if the damage to your air conditioner will cost less to repair than your deductible, it probably isn't worth filing a claim, even if the damage results from a covered hazard.

If repairs to your air conditioner will cost significantly more than your deductible, file a claim.

However, keep in mind that filing a claim could raise your premium.

Filing a claim

To file a homeowners insurance claim for damage to your air conditioner, take pictures of the damage and write down your unit's model and serial numbers. Gather all receipts for repairs to your air conditioner.

If the damage or loss results from theft or vandalism, you'll need a copy of the police report when filing a claim.

Once you file a claim with your insurance company, you'll meet with an insurance adjuster to assess the damage.

You'll then submit all receipts for repairs or replacement to the insurance company for reimbursement.

What's not covered

Homeowners insurance policies generally won't cover failure or normal wear and tear on an air conditioner after years of use.

No air conditioner will run indefinitely, and after about ten years of use, your air conditioner is probably nearing failure, so you should be ready to replace it.

[Chas Roberts](#) can help you choose a new, more energy-efficient air conditioner to replace your older unit.

Home warranties

Home warranties can fill the gap left by what your homeowners insurance policy doesn't cover, as home warranty policies are designed to cover the wear and tear A/C repairs that homeowners insurance won't cover.

A home warranty can be beneficial for air conditioner coverage, as policies generally cover costly repairs on properly maintained units. In addition to the premium on a home warranty, you'll also pay a trip or service fee each time a repair person comes to your home.

Regular professional maintenance of your air conditioner is crucial to ensure that your home warranty covers necessary repairs. Most companies will deny coverage for repairs on a neglected, poorly maintained unit.

Keep in mind that most home warranty companies will pay for numerous repairs on your air conditioner rather than covering the cost of replacing it.

The importance of air conditioner maintenance

In Arizona, we run our air conditioners for months at a time for much of the year with no break.

Regular A/C maintenance will help you avoid equipment failures, keep your unit running at maximum efficiency, and extend the life of your air conditioner. It will also ensure that your home warranty does not deny coverage for A/C repairs if your air conditioner stops working on a sweltering summer day.

A well-maintained HVAC system needs far fewer repairs than a system where maintenance has been neglected. According to energy.gov, neglecting regular maintenance ensures a steady decline in performance and increased energy use.

You'll see higher utility bills with a poorly maintained unit, as it has to work much harder to produce enough cool air.

[Chas Roberts](#) has a 26-point maintenance plan to check your A/C system from top to bottom and keep your system in peak condition. The checklist includes:

- Check refrigerant levels

- Inspect disconnect switch
- Clean condenser coil
- Test starting capabilities
- Test safety controls
- Lubricate all moving parts
- Check airflow
- Inspect duct connection at unit
- And more

In addition to home warranty A/C maintenance requirements, some manufacturer's warranties require your air conditioner to be annually maintained to protect your warranty and keep the parts warranty current.

That's one more reason not to skip regular maintenance on your air conditioner.

Conclusion

Sooner or later, we'll need to repair and eventually replace our air conditioners.

It helps to understand what our homeowners insurance policy does and does not cover for air conditioner repair and replacement so we can be well prepared.

Purchasing a home warranty to cover wear and tear repairs not covered by a homeowners insurance policy can help defray costs and may pay for itself by covering one expensive repair to your air conditioner that you would otherwise have to pay for out of pocket.

It's crucial to have your air conditioner professionally serviced annually to ensure it's covered by your home warranty when you need repairs and make sure it's running smoothly on the hottest days of the year.

Chas Roberts is the largest residential HVAC and plumbing provider in Arizona and has been family-owned and operated for over 75 years. [Contact us](#) for affordable, reliable service.

