



Bed and Breakfast Industry

Why do you need equipment breakdown insurance?

Risk Solutions

You rely on equipment

Bed and breakfasts depend on electrical systems, boilers, and air conditioning. This equipment is subject to sudden and accidental breakdown. A breakdown cannot be only expensive to repair, but can also cause business interruption and lost income when guests seek other accommodations.

Rely on our coverage

Most standard property policies exclude equipment breakdown coverage. Equipment Breakdown insurance pays for: Physical damage, business income or spoilage losses and extra expenses to limit the equipment loss or speed repairs.

Protect against loss

The coverage protects against covered losses caused by:

- Short circuit
- Electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage
- Operator error

Equipment covered

- Electrical distribution system
- Heat and hot water
- Air conditioning
- Fire detection and security systems

Coverage, plus more

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. We include these inspection services so you avoid local fees in many jurisdictions and only pay the certificate fee.

The risks are real

A bed and breakfast's hot water heater failed. The steel tank ruptured internally causing water to spray out of the heater. The water heater could not be repaired and had to be replaced.

Total Loss: \$ 4,545

A compressor motor burned out, causing a partial loss of air conditioning during a July heat wave. Occupancy dropped by 50 percent.

Total Loss: \$ 73,366



Hartford Steam Boiler

