



## Motels and Boutique Hotels

Why do you need equipment breakdown insurance?

### Risk Solutions

#### You rely on equipment

Motels and boutique hotels depend on electrical distribution, heating and cooling systems, boilers computers and kitchen equipment. This equipment is subject to sudden and accidental breakdown. A breakdown cannot only be expensive to repair, but can cause business interruption, which can translate to lost customers.

#### Rely on our coverage

Most standard property policies exclude equipment breakdown coverage. Equipment breakdown insurance pays for: Physical damage to equipment, business income or spoilage 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

- Communications systems
- Electrical distribution S\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

*Rainwater leaked into the basement of a hotel, causing equipment damage that knocked out electricity, phones, hot water, and air conditioning. Guests were evacuated and the facility closed for 10 days.*

**Total Loss: \$ 179,273**

*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

