

Equipment keeps all kinds of businesses going and income flowing. When business equipment breaks down, it can bring business and income to a halt. Most business equipment now contains highly sensitive technology that can be badly damaged by something as common, simple and sudden as a power surge. Traditionally property coverage excludes business equipment breakdown losses, leaving business owners with a big exposure. Unbudgeted losses from a breakdown can be extremely costly, and in many cases, greatly impact the bottom line.

Equipment Breakdown insurance pays for physical damage to equipment caused by mechanical and electrical breakdown. It can also cover business income or spoilage losses due to an equipment breakdown and your extra expenses to limit the equipment loss or speed repairs.

YOU RELY ON EQUIPMENT

Many restaurants depend upon a full range of equipment which includes computer-based cash registers integrated with point-of-sale (POS) management systems, multiple refrigeration systems, air conditioning, hot water heaters, heating boilers, jacketed kettles, steamers, electrical systems, and commercial grade sound systems.

RELY ON OUR COVERAGE

Equipment breakdown can significantly impact your ability to operate. Yet, most standard property policies exclude the coverage.

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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

COMMON COVERED EQUIPMENT

- Air Conditioning System
- Electrical Distribution System
- Electronic Cash Register / POS System
- Refrigeration
- Heating Boiler / Storage Water Heater
- Ovens / Stoves
- Audio System

COVERAGE, PLUS MORE

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



THE RISKS ARE REAL

A restaurant lost refrigeration in two walk-in coolers and a freezer when utility power quality problems damaged compressors and motors. A variety of expensive food products spoiled.

Total Loss: \$ 32,867

A chain restaurant was closed for 10 days after loose connections caused severe arcing that damaged the main electrical panel.

Total Loss: \$ 52,010

A condenser fan mounting bracket in an air conditioning unit broke, causing the fan blades to damage the condenser coils.

Total Loss: \$ 13,558