

ProHostUSA

Restaurant Insurance Experts

	Loss Example
AIR CONDITIONING AND REFRIGERATION	A resort area restaurant halted most food and drink sales over the Fourth of July weekend when power surges damaged a compressor, air conditioning unit, computer and exhaust fan. Total Paid Loss: \$30,222, including \$6,197 in repairs, \$13,192 in business interruption, \$833 in extra expense and \$10,000 in spoiled food and drinks.
AIR CONDITIONING AND REFRIGERATION	Workers investigating why smoke poured into the rear dining area of a steak house restaurant found extensive control wiring damage to the rooftop HVAC unit. A transformer breakdown had sent high voltage surging through the circuits. Repair Cost: \$49,516 Extra Expense: \$6,463 Total Paid Loss: \$55,979
AIR CONDITIONING AND REFRIGERATION	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. The total paid loss was \$32,867.
BOILERS AND PRESSURE VESSELS	The front section of a cast-iron steam boiler used for heating was damaged because of a low-water condition. Spoilage occurred to live lobsters and food. Total Loss: \$ 19,556
ELECTRICAL	When the manager of a seafood restaurant arrived, he heard a buzzing noise and the building had no power. A failed transformer had shorted out underground electrical cables and and switchgear. Total Paid Loss: \$35,955, \$26,434 in repairs, \$6,566 in business interruption and \$2,955 in spoilage.
ELECTRICAL	A restaurant seating 160 people was shutdown for two days when a utility brown out caused electrical arcing and damaged the main breaker switch, air conditioning and refrigeration compressors. Total Paid Loss: \$31,682, including \$25,000 in business interruption.
MECHANICAL	A food warmer in a restaurant service elevator shifted and jammed in the second floor elevator doorframe header. The resulting damage caused the platform to fall to the pit floor. Total Paid Loss: \$9,700
MECHANICAL	A country club dumbwaiter used to move dishes to the kitchen dropped and was damaged when the sheeve backed off the shaft. The elevator had to be replaced. Total Paid Loss: \$12,687