



## Restaurants

Keep the kitchen humming (or get it back up and running)

### Equipment Breakdown coverage will serve you well

Busy restaurants have no room for error. When equipment breaks down, the front and back of house both suffer. Servers get stressed. Guests get frustrated. Managers take the heat. The situation leaves a bad taste in everyone's mouths.

From computers and cash registers to kitchen equipment and electrical systems, Equipment Breakdown coverage is for everything you've worked so hard to build. Think of it as a key ingredient in risk mitigation and loss prevention for your business.

#### What can go wrong?

Add Equipment Breakdown coverage to pay for covered losses including property damage, business income, spoilage, and extra expenses caused by:

- Short circuits
- Electrical arcing
- Power surges
- Mechanical breakdowns
- Motor burnouts
- Boiler damage

#### Equipment we cover

- Air conditioning systems
- Electrical distribution systems
- Refrigeration
- Heating boilers/storage water heaters
- Ovens/stoves
- Emergency generator
- Computer equipment

#### Let's talk loss prevention

In addition to coverage, HSB provides required boiler and pressure vessel inspections as well as recommendations to help prevent potential losses and improve energy efficiency.

#### If something breaks down, we're ready

We know how important it is to resume quickly. That's why we have claim specialists, engineers, technicians, vendors, and supplier/service provider relationships across the country at the ready.

# Lessons of loss and recovery

See how HSB Equipment Breakdown coverage has helped so many restaurants



A restaurant lost refrigeration in two walk-in coolers and a freezer after utility power quality problems damaged compressors and motors. Many 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 100-hp air conditioning compressor connecting rod broke, resulting in damage to internal parts. Total Loss: \$23,453.

**Equipment Breakdown insurance is essential.**

Get coverage today from an industry leader in HSB.

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