



Bars and nightclubs

Let the good times roll!

Equipment Breakdown coverage gives you confidence on the rocks

Busy bars and nightclubs know how to keep the atmosphere lively until the last call. When equipment breaks down, it's a big record scratch. The music stops and the lights go out — not on purpose. Within minutes, the situation can go from a seemingly simple glitch to patrons pouring out the door.

From computers and cash registers to refrigerators, electrical systems, and sound systems, Equipment Breakdown coverage helps you fix party fouls, fast, and be reimbursed for losses.

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
- Telephone systems
- Electronics
- 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 bars and nightclubs



A nightclub experienced prolonged electrical line disturbances that caused damage to a number of electrical systems, including lighting, security, sound, telephone, and air conditioning. Total Loss: \$140,230.



A power surge damaged telephones, satellite receivers, and a point-of-sale system used to track orders and checks. Total Loss: \$85,693.

Equipment Breakdown insurance is essential.

Get coverage today from an industry leader in HSB.

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