



Bed and Breakfast Don't let breakdown replace breakfast

Get Equipment Breakdown coverage to keep things quaint and quiet

The perfect stay at a bed and breakfast is uneventful. When equipment breaks down, it can cause disruption and undermine the B&B experience for guests. They will be unhappy at best, angry at worst — or, worse yet, leave your B&B for other accommodations.

From front desk to back kitchen, and from common areas to guest rooms, your facility runs on critical business equipment that quietly supports your brand promise. Equipment Breakdown coverage helps protect the heart of your operation.

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
- Electronic circuitry impairments

Equipment we cover

- Communications systems
- Electrical distribution systems
- Elevators
- Heating and hot water equipment
- HVAC equipment
- Air conditioning
- Fire detection and security systems
- Computer equipment
- Uninterruptible Power Supply (UPS)
- Emergency generator

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

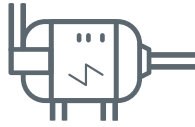
We know how important it is to resume service quickly. That's why we have claim specialists, engineers, technicians, vendors, and supplier/ service provider relationships across the country at the ready.

Lessons of loss and recovery

See how HSB Equipment Breakdown can and has helped so many bed and breakfasts



An ice storm caused a total power outage. As the electricity came back on, line disturbance damaged equipment. HSB paid \$74,500.



A compressor motor burned out, causing a partial loss of air conditioning in a B&B during a July heat wave. Occupancy dropped by 50%. HSB Paid \$73,366.



When the hot water left, so did many guests. Those who stayed requested lower rates. HSB paid \$23,000.

Equipment Breakdown insurance is essential.

Get coverage today from an industry leader in HSB.

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