



Hotels and Motels

One short circuit can ruin a stay

Get Equipment Breakdown coverage to protect your guests, property, and brand.

Look around your premises. From basic necessities to business services and extra amenities, almost everything relies on machinery, technology, or both. It all connects to create the guest experience that travelers seek and hospitality employees uphold.

In a matter of seconds, comfort can give way to chaos. A glitch can disrupt or down elevators, HVAC systems, boilers, computers, and other critical functions. Equipment Breakdown coverage can help speed up a solution, ease the impact, or better yet, identify risks before they lead to losses.

Don't forget to include Equipment Breakdown coverage

Add this crucial 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
- Operator errors

Equipment we cover

- Communications systems
- Electrical distribution systems
- Elevators
- Heat and hot water
- HVAC equipment
- Air conditioning
- Fire detection and security systems
- Computer equipment
- Uninterruptible Power Supply (UPS)
- Emergency generator
- Building infrastructure 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 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 hotels and motels.



A hotel could not process online reservations for more than a week due to a power surge that damaged equipment at its contracted data center, leading to reduced occupancy. HSB paid the business income loss.



An underground electrical cable failure led to a midnight evacuation followed by relocation or reimbursement for guests. HSB paid \$531,000.



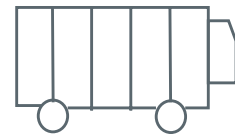
When the hot water left, so did many guests. Those who stayed requested lower rates. HSB paid \$23,000.



A motel had to close for 10 days because of a boiler breakdown. Upon completion of repairs, the motel ran a media campaign to promote its reopening. HSB paid the boiler repair costs, business income loss, and media campaign costs.



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



A leased refrigerated storage trailer broke down and the hotel restaurant's food inside spoiled. The leasing company covered the trailer, but not the perishable goods. HSB paid \$19,000 to fill the gap.

Equipment Breakdown insurance is essential.

Get coverage today from an industry leader in HSB.

HSB
One State Street
P.O. Box 5024
Hartford, CT 06102-5024
Tel: (800) 472-1866

HSB.com

© 2021 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved. This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form.

2021-204 (Rev. 07/21)