

## Retail

# Stores and sales rely on equipment

## Get Equipment Breakdown coverage for strip malls, shops, shopping centers, and retail buildings

A disturbance in a power line damages electrical equipment. The next thing you know, a few stores' price scanners stop working. Soon, the mall's air conditioning shuts down. And then the lights. Shoppers filter out, likely leaving to shop elsewhere.

Lost sales and customers mean lost revenue not only for retailers, but also for retail property owners who may lose rent and/or tenants. In an outage, Equipment Breakdown coverage helps owners as well as operators get business back up and running with as little interruption as possible.

### 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

- Communications systems
- Electrical distribution systems
- Elevators and escalators
- Heating and hot water equipment
- Air conditioning

### Let's talk loss prevention

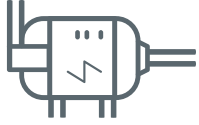
In addition to coverage, HSB provides required boiler and pressure vessel inspections as well as recommendations to help prevent potential losses and improve energy efficiency.

### 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 coverage has helped so many retail property owners and operators



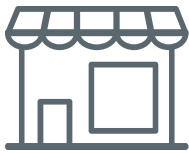
A casting defect in a section of a retail facility's boiler caused the boiler to crack, leak water, and overheat. Parts necessary for repair were no longer available. The residents of the building were forced to operate on minimum hot water until a new unit was installed. HSB paid: \$38,849.



An air conditioning compressor's transformer shorted. Inspection revealed burnt crumbled insulation and paper in the transformer. The unit needed to be replaced. Two major retailers were left without air conditioning. HSB paid: \$21,000.



An open-air escalator broke down in a two-story mall when accumulated storm water caused mechanisms to lose lubrication and seize, resulting in a mechanical breakdown that was not covered in the owner's service contract. HSB paid \$27,500.



A retailer's point-of-sale equipment, including electronic cash registers and credit card readers, shorted out after a power spike surged through the leased building's electrical system. HSB paid \$9,592 to replace the equipment and \$633 in lost income.



A 240-volt surge raced through an automotive repair shop when an incorrectly installed generator was being tested, resulting in damage to office equipment, lighting, phone and alarm systems, motors, and appliances. HSB paid \$82,060 for repairs and replacements and \$1,725 in extra expenses.



A utility service failure caused a high voltage surge and arcing to a salon's tanning beds, computer, and phone system. HSB helped find a repair company as well as refurbished tanning beds. HSB paid \$36,404.

**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

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