

Grocery Store Equipment Breakdown Risks

A typical equipment breakdown will cost a Grocery Store Owner nearly **\$6,600.**

Hartford Steam Boiler is the leading provider of Equipment Breakdown insurance in North America, insuring the costly physical and financial damage caused by microelectronic, electrical, mechanical and pressure vessel equipment breakdowns.



► The Top 3 Most Common Equipment Breakdowns and Causes:

Equipment	Average Cost	Top 3 Causes
1. Small Refrigeration Units	\$5,300	1. Electrical 2. Mechanical 3. Control Failure
2. Refrigeration Compressors	\$6,900	1. Mechanical 2. Control Failure 3. Overloading
3. Electrical Equipment	\$7,400	1. Supply Line Surges 2. Utility Power Quality 3. Control Failure

► The Top 5 Most Costly Equipment Breakdowns:

Ammonia Compressor	\$208,700
Screw Compressor	\$207,600
Transformer Oil	\$184,000
Electrical Equipment	\$174,700
Small Refrigeration Unit	\$170,500

► The Top 3 Equipment Breakdowns with the Greatest Potential for Spoilage



1. Small Refrigeration Units



2. Electrical Equipment



3. Refrigeration Compressors