

Restaurant Building Equipment Breakdown Risks

A typical equipment breakdown will cost a Restaurant Owner nearly **\$5,000**.

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	\$4,000	1. Electrical 2. Mechanical 3. Control Failure
2. Small Air Conditioning Units	\$7,000	1. Electrical 2. Mechanical 3. Lack of Lubrication
3. Electrical Equipment (breakers, wires panels)	\$6,400	1. Loose Connections 2. Insulation Deterioration 3. Supply Line Surges

► The Top 5 Most Costly Equipment Breakdowns:

Refrigeration and Air Conditioning Equipment	\$223,000
Electrical Equipment	\$200,000
Compressors	\$130,000
Small Refrigeration Units	\$88,000
Unfired Pressure Vessel - Process	\$88,000

► The Top 3 Equipment Breakdowns with the Greatest Potential for Business Interruption



1. Small Refrigeration Units



2. Small Air Conditioning Units



3. Electrical Equipment