

Equipment Breakdown Coverage

Restaurants

Coverage

Restaurant and tavern facilities, whether owner or leased, have numerous insurable Equipment Breakdown exposures. In addition to boilers and pressure vessels, mechanical and electrical breakdowns involving air conditioning units or systems, refrigeration systems, and electrical systems, are a prevalent cause of property damage and often lead to a loss of business (business interruption) or increased operational costs (extra expense). Additionally, this peril can cause valuable products to spoil (consequential damage). Typically, service interruption is provided for loss of the electrical service; however, loss of water and/or other services can create equally severe business interruption losses.

Typical Losses

RESTAURANT: A broken piston rod in an air conditioning compressor caused property damage and interruption of business.

Property Damage: \$1,200

Business Interruption: \$6,450

TAVERN: Insulation breakdown occurred in the motor of a hermetically sealed refrigeration compressor causing frozen food to spoil.

Property Damage: \$5,852

Consequential/Spoilage: \$4,950

RESTAURANT: The motor driving the refrigeration compressor for the three-door cooler short-circuited, requiring replacement of the hermetically sealed motor/compressor unit.

Property Damage: \$1,800

Consequential/Spoilage: \$1,400

Service Like No Other

Hopefully, you'll never experience a loss. But if you do, you can take comfort in our prompt claims review. Within 24 hours of a claim, we'll give you a case number and the name of your claims adjuster. He or she also will review the next steps that we follow to handle your claim. This assures you that we will work quickly to manage and contain costs while giving you a prompt, fair loss settlement.

Experience You Can Trust

With an **A (Excellent)** rating from the A.M. Best Company, we stand behind our products and service with financial strength and stability. Writing property coverages in over 20 states, we continue to grow and prosper. That's the kind of performance you can trust.



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