

EQUIPMENT BREAKDOWN COVERAGE

AVONDALE
TRUSTED EXPERTISE

RESTAURANTS



Taking the “self” out of self-insurance

Restaurant and bar owners face a variety of balance sheet exposures such as ever-increasing commodity costs and stagnant customer spending. But what about the exposures you see every day? Whether it's the walk-in cooler or the electrical backbone that remains hidden, a restaurant owner's exposure to equipment is as real as real gets.

Because one equipment breakdown can shut down a restaurant and turn away customers for good, having equipment breakdown protection is Business 101 for your client's livelihood. Avondale's broad coverage protects a wide array of electrical and mechanical equipment against damage caused by electrical arcing, short circuits, breakdowns and power surges, to name a few. Best of all, equipment breakdown coverage, which includes on-time boiler inspections and engineering services, is added in (subject to underwriting) to Avondale's policies at no additional cost.

Coverage and services from floor to ceiling

- Protection against equipment repair and replacement expenses, labor costs and other expenses to get your clients back in business
- Coverage for a variety of indirect losses such as business interruption, spoilage and service interruption
- State-mandated boiler and pressure vessel inspections at no additional premium
- Claims adjusted by professionals solely dedicated to the equipment breakdown insurance business



Read our loss examples to learn more about the scale and variety of equipment breakdown losses which impact restaurants every day.

<p>A single-phase electrical imbalance damaged an electrical panel, refrigeration compressor, ceiling fan, computer and ice machine. Food was lost to spoilage, and it took three days to replace the electrical panel.</p>	<p>Total Loss: \$23,200</p>
<p>Following a short circuit, a point-of-service system was replaced because replacement parts were no longer available. In the interim, manual ordering caused a loss of business income during peak periods.</p>	<p>Total Loss: \$32,000</p>

While Avondale's expanded policy covers some very sophisticated equipment and systems, you will have no problem understanding the many benefits of full equipment breakdown coverage.

To learn more, call 1-888-737-5244 or visit www.avondaleins.com

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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Covered Equipment

- Air conditioners
- A/V entertainment systems
- Boilers
- Communication systems
- Compressors
- Computers
- Electrical distribution systems
- Electrical equipment
- Emergency generators
- Engines
- Evaporators
- Fans
- Fired/unfired vessels
- Fired water heaters
- Freezers
- Generators
- Heating and cooling systems
- Kitchen appliances
- Mechanical equipment
- Microwaves
- Motors
- Ovens
- P.O.S. registers
- Pressure vessels
- Process machinery
- Pumps
- Security systems
- Stoves
- Switchboards
- Transformers
- Vacuum systems
- Walk-in refrigerators