

▶ *Hanover Restaurant Advantage*

Why Restaurants need Equipment Breakdown coverage.

Restaurants depend on computer-based cash registers, refrigeration systems, air conditioning, hot water, heaters, boilers, cooking equipment, and electrical systems. This equipment is subject to sudden and accidental breakdown. A breakdown is not only expensive to repair, but it can also cause business interruption, which can translate to lost revenue and customers.

Protect Against Loss

Our Equipment Breakdown coverage protects against covered losses caused by:

- Short Circuit
- Motor Burnout
- Electrical Arcing
- Boiler Damage
- Power Surges
- Operator Error
- Mechanical Breakdown

Equipment Covered

- Air Conditioning System
- Electrical Distribution System
- Refrigeration
- Heating Boiler/Storage Water Heater
- Ovens/Stoves

Coverage, Plus More

Many states and local governments require boilers and pressure vessels to be inspected periodically by commissioned inspectors. We include these inspection services so you avoid local fees in many jurisdictions and only pay the certificate fee.

▶ [Learn more](#)

Let's work together to keep you up and running. Contact us today.

Real Claims, Real Losses

- A restaurant lost refrigeration in two walk-in coolers and a freezer when utility power quality problems damaged compressors and motors. A variety of expensive food products spoiled.

Total Loss: \$32,867

- A chain restaurant was closed for 10 days after loose connections caused severe arcing that damaged the main electrical panel.

Total Loss: \$52,010

- A 100-hp air conditioning compressor connecting rod broke, resulting in damage to internal parts.

Total Loss: \$23,453

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