

BED AND BREAKFAST

Why you need equipment breakdown insurance

You rely on equipment

Bed and breakfasts depend on electrical systems, boilers and air conditioning. This equipment is subject to sudden and accidental breakdown. A breakdown can be not only expensive to repair, but can also cause business interruption and lost income when guests seek other accommodations.

Rely on our coverage

Most standard property policies exclude equipment breakdown coverage. Equipment breakdown insurance pays for: physical damage to equipment, business income, spoilage and extra expenses to limit the equipment loss or speed repairs.

Protect against loss

The coverage protects against covered losses caused by:

- Short circuit
- Electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage
- Operator error

Equipment covered

- Electrical distribution system
- Heat and hot water equipment
- Air conditioning equipment
- Fire detection and security systems

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.

The risks are real

Rainwater leaked into the basement of a large bed and breakfast inn, causing equipment damage that knocked out electricity, phones, hot water and air conditioning. Guests were evacuated and the facility closed for 10 days.

Total Loss: \$179,273

A compressor motor burned out, causing a partial loss of air conditioning during a July heat wave. Occupancy dropped by 50 percent.

Total Loss: \$ 73,366



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