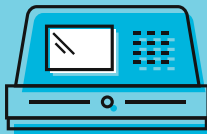


## Equipment breakdown insurance: food retailers

### Equipment at risk



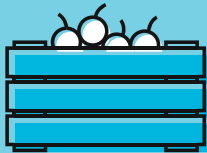
Hot Water



POS System



Air Conditioning



Perishable Property



Refrigeration

### Food retail equipment examples

- ▶ Fridges and Cool rooms
- ▶ Air Conditioners
- ▶ POS Equipment
- ▶ Hot Water Heater
- ▶ Security Systems
- ▶ Heating and Ventilation
- ▶ Computer and Office Equipment
- ▶ Business Interruption / ICOW

# Claim example

## Power surge took out all electronics including fridges and POS

At a specialist food retailer, a power surge caused substantial damage to the Refrigeration control system, point of sale (POS) system and modem along with loss of some perishable stock.

The power surge was so severe it bypassed the electrical safety devices and the backup generator did not have a chance to engage, leaving fridges and cold rooms with no power.

## Rectification and repair

Make-safe works were immediately carried out to enable partial operation of the refrigeration system, preventing further loss of perishable stock. However, some stock had already spoiled. Within 3 days the refrigeration system was fully replaced.

A new modem/router was supplied and installed at the to enable the business to continue trading online. Make-safe work was completed on the POS system to ensure business continuity in-store, but ultimately the POS system needed full replacement.

# Loss summary

|                                  |                    |
|----------------------------------|--------------------|
| Perishable property – stock loss | \$28,311.66        |
| Additional disposal costs        | \$4,630.00         |
| Modem/router replacement         | \$540.91           |
| POS – make-safe                  | \$2,215.91         |
| POS – replacement                | \$6,200.00         |
| Refrigeration make-safe          | \$6,302.00         |
| Refrigeration replacement        | \$39,010.91        |
| <b>Total</b>                     | <b>\$87,211.39</b> |

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