

Equipment Breakdown Insurance: Restaurant, Cafes, Takeaway, Bars

Equipment at risk



Refrigeration equipment



Ovens



Rangehood



Dishwasher



Mixers & cooking equipment



Point of sale equipment



Coffee machine



Temperature monitoring systems



Office equipment



Audio visual equipment

Claim example #1

“Restaurant coldroom”

One morning, the insured’s chefs arrived at their restaurant to find the coldroom running at high temperature. Their refrigeration technician was called, who found the compressor had burnt out due to the building suffering a brown out from the energy provider.

Due to the loss of refrigeration, the restaurant’s stock had spoilt. While most stock was able to be quickly replaced, unfortunately they had also lost the restaurant’s own inhouse 90-day dry aged beef, and needed to start from scratch for a 90-day period to replenish this stock.

Loss summary

Machinery Breakdown	\$380
Perishable Goods	\$10,440
Business Interruption	\$28,900
TOTAL	\$39,720

Claim example #2

“Pizza oven failure leaves customers hungry”

One afternoon, the insured attempted to turn on their pizza oven, however found it couldn’t fire up. Thought to be an issue with the gas, they called in a technician. On attendance, the technician found that the cause of the ignition issue was the main controller not sending any voltage to the modulating valve – requiring parts with lengthy delays.

Parts were ordered in, however once installed, the oven was still not operating correctly. Further investigations found there was also a short in the alternator board.

Again, parts were not in stock, so further delays incurred a loss of income until the oven was finally restored to operation eight (8) weeks after the date the pizza oven initially failed.

Loss summary

Machinery Breakdown	\$4,900
Loss of Profit	\$13,430
TOTAL	\$18,330

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