

Meet Cathy.

She never expected her business to be hit hard by an accidental breakdown.

Cathy owns the market located in the center of town. Many of the town residents come into the market for their weekly grocery shopping.

Cathy's market is open six days a week, closed on Mondays. When Cathy went to open up the store on Tuesday morning, she discovered that many of the systems her market relies on, were no longer working. Another business owner nearby informed Cathy there was a power surge Monday night. The surge damaged wiring and the telephone, alarm, and point of sale systems in Cathy's market. Additionally, the cooler case was inoperable and the groceries inside had spoiled overnight. Cathy was unable to operate the store and needed to close. For a small business owner like Cathy, this could be financially devastating. The cost to repair the damaged equipment and wiring, the lost business income, and spoiled food were all covered.

Total Paid Loss: \$44,267 (Repair costs: \$35,170, Business income: \$7,797, Perishable goods: \$2,300, deductible: \$1,000)

Having proper equipment breakdown insurance allowed Cathy to stay in business. HSB confirmed its reputation as a market leader in equipment breakdown.