

In the past I have blogged about [equipment breakdown coverage for restaurants](#) and I have discussed one of the more obvious reasons for needing it – breakdown of heating or air conditioning systems. However, with rapid technological changes in the restaurant industry, there are new areas of concern that give new weight to the value of carefully considering adding this protection to your [restaurant insurance policy](#).

Specifically, I want you to think of the new technologies that you may have added to your restaurant in the past 5 years that you now rely on for smooth day to day operations. Which of these could you do without for an extended period of time? How much would it cost you to replace lost income due to the breakdown of this equipment? For instance, many restaurants now use sophisticated, computer based cash registers that integrate with point of sale software systems. What losses would you face if this system broke down? Could you stay open?

Another area of consideration for your equipment breakdown coverage is your commercial grade sound system if you have one, or your inventory scanner system or even your time clock and payroll system that might be run from your computerized register. If these systems go down, your restaurant could be crippled and the lost revenue while you struggle to get your systems running again could be substantial.

All of these new electronic systems are at risk for power surges and electrical arcing. Unbudgeted losses from breakdown of these systems can be significant enough that for some restaurants equipment breakdown coverage should no longer be considered an optional coverage but rather a critical one. Take a moment to check your restaurant insurance policy and see if you have equipment breakdown coverage. After the systems break, it will be too late to go back then and add the coverage.

Restaurants are a unique kind of business and they present unique insurance challenges. If you own a restaurant then you should take the time to seek out [an insurance agent who specializes in restaurant insurance](#). Don't trust your protection to a generalist. You will likely save money and be better protected if you find an agent who understands restaurants and insures dozens or even hundreds of them.

[Clinard Insurance Group, located in Winston Salem, NC](#) is an independent insurance agency that specializes in restaurant insurance. We write insurance for more than one hundred restaurants in North Carolina and South Carolina. Our understanding of how each restaurant is different from the others has led us to create 5 distinct restaurant insurance programs. We have a

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