

Business Equipment Protection

Follow these guidelines to not only help you prevent loss, but to help you get up-and-running as quickly as possible.

Ensure you have adequate insurance coverage for business equipment.

This will help to repair or replace your damaged or destroyed equipment after a covered loss.

Keep an up-to-date inventory of your business equipment.

Remember to include leased equipment that is not specifically insured by the leasing company.

Take security precautions.

If possible, avoid having a concentration of valuable items located in one area, as it can provide a would-be thief a quick and easy target.

When you buy equipment, record the serial numbers of each item and store them in a safe place.

You may want to install a security alarm, and visibly display the alarm company's shield.

Use surge protection devices.

Properly installed electrical service meter surge protection devices (SPDs) used in conjunction with individual plug-in SPDs offer a high level of protection for your building(s) and business equipment.

The electrical service meter SPD needs professional installation, while you may install individual plug-in SPDs yourself.

Consider installing a lightning protection system.

A qualified contractor should install a lightning protection system. Town & Country Insurance Agency, LLC recommends the following agencies for assistance in making that determination:

Lightning Protection Institute (LPI)

P.O. Box 6336
St. Joseph, MO 64506
1-888-488-6864
www.lightning.org

Underwriters Laboratories Inc.

333 Pfingsten Road
Northbrook, IL 60062
1-847-272-8800

Underwriters Laboratories of Canada

Crouse Road
Toronto, Ontario MIR 3A9

1-800-INFO-ULC (in Canada)
www.ulc.ca