# Spoilage / Refrigeration Breakdown Insurance

Property & inland marine - coverage overview, limitations and how to get a quote




## OVERVIEW

Spoilage coverage pays for perishable goods lost when refrigeration fails or power goes out, and carriers ask about stock values, alarms and backup power.

## WHAT'S COVERED

**Refrigeration breakdown**
Spoilage from cooler or freezer failure.

**Power outage**
Loss when utility power goes out.

**Contamination**
Stock contaminated by refrigerant leaks.

**Temperature change**
Damage from heat or cold.

**Selling price**
Optional valuation at your selling price.

**Good to know**
Temperature alarms and a backup generator usually reduce the rate and the deductible.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Spoilage from improper storage
- × Product past its shelf life
- × Power shut off by you

**All policies:**

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

## HAVE THESE READY

- Value of perishable stock
- Cooler and freezer list
- Temperature alarm details
- Backup generator details

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

**800-616-3490** **info@societiesinsurance.com**

**societiesinsurance.com/spoilage-refrigeration-breakdown/**

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