

GridProtect

Insurance for short-term power outages

When the power grid stumbles, your business doesn't have to



Why It's Needed

Power outages cost U.S. businesses \$150B every year. With the increased strain on the grid and traditional insurance not covering power outages, businesses like coffee shops have fewer options. Until now with GridProtect.



What's Your Risk?

Turns out Americans have a **1 in 6** likelihood of experiencing an 8-hour power outage annually and that probability is increasing every year.



How It Works

Adaptive's **GridProtect** policy is built to cover losses from short-term power outages with:

- Real-time power outage verification
- Automatic claims triggers
- **Quick payment, often in just days**
- Freedom to use the money as you need to



Customize Your Coverage

You know what a power outage really costs your coffee house. So you choose:

- Coverage amount you need: up to \$50K
- Outage trigger: 8 - 24 hours without power



Here's an Example

Alex runs a coffee shop in Austin. She knows a single day without power can cost her \$15K. So she customizes her coverage: \$15K payout if the outage lasts 8+ hours. A storm hits. Power's out for 10 hours. Adaptive verifies the outage, triggers and confirms the claim, and pays Alex \$15K within days. Easy as 1-2-3.



Here's the Real Value

For **less than the cost of a daily cup of coffee**, you get peace of mind that a short-term power outage won't cause long-term effects.