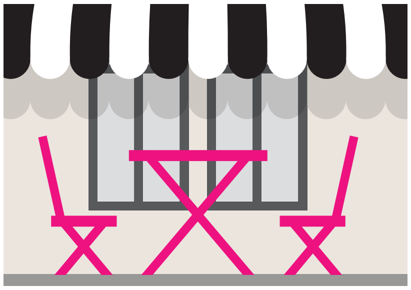

Serve up the right level of protection for your restaurant.

Fast Facts

Restaurants face risks every day – from customer slip-and-fall accidents and kitchen fires to equipment breakdowns, food spoilage and employee injuries. The right insurance recipe helps protect your business, your property and your income, so you can keep serving customers with confidence when the unexpected happens.

Spectrum® Business Owner's Policy (BOP)

A BOP can help protect your restaurant business in much the same way that a homeowners policy protects your home and personal possessions. Our BOP includes:

- **Business Property insurance** to help protect the property you own, lease or rent.
- **Business Liability coverage** to help protect your business in the event it is responsible for causing harm to a person and/or damage to property.
- **Business Income coverage** to help protect lost income if your business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

Optional coverages often purchased by restaurants like yours.

We offer additional coverage for risks that are unique to your specific needs. Many are available separately or in cost-effective packages, so you can design a program that works for you.

- **Data Breach** helps you pay for response expenses, legal costs and income protection if the sensitive personal information you collect or store is lost or stolen.
- **Employment Practices Liability (EPL)** helps provide coverage if you're sued by an employee, patron or vendor alleging discrimination, sexual harassment, wrongful termination or other types of claims relating to your employment practices.
- **Liquor Liability** helps cover your legal costs, court fees and any civil or criminal damages resulting from the sale of liquor at your restaurant.
- **Franchise Upgrade** helps pay additional costs a franchisee may incur to upgrade damaged property to franchise standards following a covered loss.
- **Business Income for Food Contamination** helps provide coverage for lost income if your operations are suspended by a public health authority due to the discovery of food contamination.
- **Employee Dishonesty** helps provide coverage if an employee steals money, securities or other property owned by your business.
- **Spoilage** helps provide coverage for the cost of food or income that's lost due to a breakdown or failure of heating or cooling equipment, power failure or contamination by a refrigerant.

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And a few more reasons to work with us.

Workers' Compensation

One employee's absence affects your whole team. If an employee gets injured on the job, you can count on us to help return that worker to health and productivity quickly. Our approach to managing claims promotes better outcomes and helps keep medical costs low, which could have a positive impact on your future premiums. And don't forget our Broad Form Endorsement, which is added to all workers' comp policies, at no additional cost. It includes six additional coverage features that add value beyond the industry standard.

Payroll Billing

Help improve the cash flow of your business.

- ZERO down payment
- NO monthly billing or finance fees
- NO service charges
- NO more late payments
- MINIMAL audit adjustments

Business Auto

Our Broad Form Endorsement is included on all policies and features 19 coverage enhancements. In addition, our Fender Bender and Accident Forgiveness Programs reward customers for making safe choices, which may help control premium costs.

24/7 My Account Access

Get policy access to a number of simple services anytime, and anywhere it's convenient.

- Pay online, there's even AutoPay so you'll never miss a payment.
- Go paperless to receive documents and statements via email.
- Send us documents electronically with our easy upload feature.
- Get most Certificates of Insurance instantly.
- File a claim at your convenience.
- Track status and payments with real-time updates.

Contact your agent for coverage that works as hard for your business as you do.

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