

Restaurant Coverages

Accounts Receivable — \$25,000 on premises, \$10,000 off premises coverage

Additional Insureds — By Contract, Agreement or Permit - Included

Additional Insureds — Vendors - Included only if the policy includes products liability coverage.

Aggregate Limits of Insurance Per Location - Included

Back up of Sewer or Drain - Direct Damage — \$25,000 coverage

Building Glass — Special \$250 deductible — Included

Business Income and Extra Expense — Actual loss sustained up to 90 days; 24-hour waiting period automatically included. Additional options available.

Claim Data Expense — \$5,000 coverage

Consequential Loss of Stock — Included

Credit Card Slips — \$5,000 coverage

Damage to Buildings Caused by Theft or Vehicle — Included

Damage to Premises Rented to You — \$500,000 coverage

Debris Removal — Policy provides \$25,000

Definition of Premises — 1,000 Feet

Electronic Data Equipment and Media — \$40,000 Equipment; \$10,000 Media; \$10,000 Extra Expense

Employee Dishonesty — \$25,000 coverage

Equipment Breakdown — Included

Fine Arts — \$25,000 per premises

Fire Department Service Charge — \$10,000 coverage

Fire Protection Equipment Recharge — \$15,000 coverage

Forgery or Alteration — \$10,000 coverage

Incidental Medical Malpractice Liability — Included

Lock and Key Replacement Coverage — Premises - \$5,000 coverage

Medical Payments — \$15,000 coverage

Money and Securities — \$25,000 on premises, \$10,000 off premises coverage

Newly Acquired/Constructed Property — \$1,000,000 Building, \$500,000 Business Personal Property

Non-Owned Detached Trailers — Policy provides \$5,000 coverage

Ordinance or Law Coverage — Loss to Undamaged Portion of Building - Included; Demolition Cost - \$100,000 coverage; Increased Cost of Construction - \$100,000

Outdoor Property — \$20,000 coverage

Outdoor Signs — \$10,000 coverage

Personal Effects and Property of Others — (including Theft) \$10,000 coverage

Pollutant Clean Up and Removal — \$25,000 coverage

Property at Unnamed Location — \$10,000 coverage

Property In Transit — \$25,000 coverage

Property Off-Premises — \$25,000 coverage

Spoilage -- \$50,000 coverage

Supplementary Payments — Bail bonds up to \$2,500; Lost Income Expense, up to \$350/day

Utility Services — \$25,000. Includes off-premises utility failure.

Valuable Papers and Records — \$25,000 on premises, \$10,000 off premises coverage

Voluntary Property Damage — \$10,000 per occurrence; \$25,000 annual aggregate

Restaurant

Merchants
Advantage
AP
Plus

For more information on these and other coverages available, please talk to your independent insurance agent.