

## Restaurant Program

### ***What does this program offer?***

- \*Includes Equipment Breakdown Coverage
- \*Business Income is included at Actual Loss Sustained up to 90 days with a 24-hour waiting period.  
**-12 month ALS option available.**

### **Automatic Coverages**

- \*Business Income & Extra Expense  
Actual loss sustained up to 90 days with a 24-hour waiting period.  
**-12 month ALS option available.**
- \*Equipment Breakdown - Included (spoilage up to \$50,000)
- \* Aggregate Limits of Insurance Per Location - Included
- \*Credit Card Receipts - \$5,000
- \*Forgery or Alteration - \$10,000
- \*Employee Dishonesty - \$25,000
- \*Money & Securities - \$25,000 on premises; \$10,000 off premises
- \*Back Up of Sewer or Drain- Direct Damage - \$25,000
- \*Fire Protection Equipment Recharge - \$15,000
- \*Electronic Data Equipment & Media  
\$40,000 Equipment  
\$10,000 Data & Media  
\$10,000 Extra Expense
- \*Accounts Receivable - \$25,000 on premises;  
\$10,000 off premises
- \*Medical Payments - \$15,000
- \*Outdoor Signs - \$10,000
- \*Personal Effects and Property of Others (including Theft) - \$10,000
- \*Utility Services (off-premises power failure) - \$25,000

*Merchants*  
**A***dvantage*  
**P***lus*

***The Merchants' Restaurant Program offers comprehensive coverage for your family-style restaurant, complete with great coverages and competitive rates!***