

## 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