TRAVELERS

Restaurant

CORE COVERAGE HIGHLIGHTS

Travelers Restaurant business owners policy offers an affordable way for you to obtain property and liability insurance. This policy includes key coverages that are important to any business, and also offers additional business-specific options that are essential for any restaurant.

Property highlights

Property coverage covers your building and business personal property for replacement cost with no coinsurance.

- **Accounts receivable:**
  - Coverage is included up to $25,000 on and off premises. On-premises limit may be increased.
  - Deductible does not apply.
- **Business income and extra expense:**
  Covers income that is lost due to suspended operations caused by damage at the described premises from a covered cause of loss. This is an optional coverage for ***Pac Plus***℠.
  - ***Restaurant Pac***℠
    - Automatically included and includes rental value.
    - Included on an actual-loss-sustained basis for up to 12 consecutive months.
    - Coverage may also be written on a policy– or location-level basis for any dollar limit without the 12-month limitation.
  - **Restaurant *Pac Plus***℠
    - Optional.
    - When selected, the coverage may be written with a policy– or location-level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- **Business personal property off premises:**
  - Coverage for business personal property off premises is provided, including while in transit or temporarily away from the scheduled premises and at a premises you do not own, lease or operate; or at any fair, trade show, or exhibition.
- **Crime coverage:**
  - Employee dishonesty and forgery or alteration coverage are both included up to $25,000, and limit may be increased.
  - Money and securities are included within business personal property. Theft of money and securities is limited to $25,000 for **Restaurant Pac Plus**. Limit may be increased.
  - Theft damage to rented property coverage is included within business personal property when tenant is contractually obligated to make repairs.
- **Electronic data processing equipment, data and media:**
  - Coverage is included subject to the business personal property limit, for a maximum of $50,000.
  - Limit may be increased.
  - Coverage applies worldwide.
  - Enhanced perils under this coverage extension include protection against loss by electrical current, mechanical breakdown and power failure.
  - Off-premises (including transit) coverage, backup data off-premises coverage, and newly acquired equipment coverage is included up to $25,000.
- **Equipment breakdown:**
  - Coverage for equipment breakdown is included within applicable limits.
  - Diagnostic equipment, power-generating equipment, and production equipment are limited to $100,000 for direct damage. Limit may be increased.
  - Service interruption of water, communication, or power supply services is covered from a covered breakdown (when business income and extra expense is covered).
- **Fine arts:**
  - Up to $25,000.
  - Coverage applies anywhere in the coverage territory.
  - The breakage limitation does not apply.
  - Limited exclusions.
  - Special valuation terms.
  - Limit may be increased.
- **Signs:**
  - Coverage for signs within 1,000 feet is included within the building limit when building coverage is written, or within business personal property limit when tenant is contractually obligated.
- **Spoilage:**
  - Coverage is included up to $5,000. Limit may be increased.
- **Valuable papers and records:**
  - Coverage is included up to $25,000 on and off premises. On-premises limit may be increased.
  - Includes the cost to research, replace or restore lost information.

General liability highlights

General liability coverage protects you against claims for damages because of bodily injury or property damage to others resulting from your business operations.

- General liability limits of $1 million per occurrence / $2 million aggregate are standard for ***Restaurant Pac*** and **Restaurant Pac Plus** with an option for higher limits of $2 million per occurrence / $4 million aggregate available for ***Restaurant Pac***.
- Advertising injury and personal injury.
- Medical payments for $5,000 per person.
- Damage to premises rented to you is included up to $300,000. Limit may be increased.
- Blanket contractual for all insured contracts.
- Limited worldwide coverage.
- Products/completed operations coverage is included. (May be excluded on **Restaurant Pac Plus**).
- Products hazard redefined – Bodily injury resulting from food consumption after delivery (on-premises) is considered a products/completed operations hazard and therefore subject to the projects/completed operations aggregate.
- ***Web XTEND***® endorsement is automatically provided for most restaurants. Coverage includes personal injury, advertising injury and worldwide web site injury protection (some restrictions apply).

Popular options for restaurants

- Eating establishment endorsement – designed specifically for restaurants and enhances more than 20 coverage features. See chart on next page for more details.
- Other options available:
  - Higher limits for most individual coverage extensions.
  - ERISA welfare and pension.
  - Building owners endorsement.
  - Water or sewer backup and sump overflow.
  - Hired and non-owned auto liability.
- ***XTEND Endorsement***® for liability coverage enhancement – It provides 15 extensions of coverage including:
  - Broadened named insured.
  - Blanket additional insured – managers or lessors of premises or leased equipment.

Coverage features for eating establishment endorsement (MP T1 68)

Topic/coverage	Without eating endorsement	With eating endorsement
Accounts receivable – at described premises	$25,000	Current limit increased by $100,000
Accounts receivable – in transit or at a location other than described premises	$25,000	Current limit increased by $100,000
Brands and labels	None	$25,000
Business income and extra expense – dependent property	$10,000	$25,000
Business income and extra expense – newly acquired premises	$250,000	$500,000
Civil authority – homicide or suicide	Not included	Included
Claim data expense	$5,000	$10,000
Computer fraud	None	$5,000
Electronic data processing equipment/data/media – electronic vandalism	$25,000	$50,000
Electronic data processing equipment/data/media – In transit or at a location other than described premises	$25,000	$50,000
Extended business income	60 days	90 days
Food contamination costs	None	$10,000
Identity fraud expense	None	$15,000 (Annual aggregate limit)
Limited building – tenant obligation	None	$5,000
Lost key consequential loss	None	$500
Newly acquired or constructed property – business personal property	$250,000	$500,000
Ordinance or law – increased period of restoration	$25,000	$50,000
Ordinance or law – tenants improvements and betterments	Not included	Included
Outdoor trees, shrubs, plants and lawns	$3,000	$5,000
Unauthorized business card use	None	$5,000
Utility services – direct damage – water, power and communication	None	$2,500
Utility services – time element – water, power and communication	None	$2,500
Water damage (as provided by this coverage extension)	None	$10,000

Place all your business with Travelers – Travelers also offers competitive coverages and rates for:

Workers compensation

In today's ever-changing workers compensation climate, it is critical to have the best insurance carrier working with you to protect your employees and fight rising loss cost trends.

Travelers offers:

- Claim and medical professionals to promptly handle, investigate and resolve your claims.
- Early intervention medical networks and return-to-work strategies to control claim costs, enabling your injured employee to return to work when medically appropriate.
- Information directly to the injured employee via the Internet. Employees can go online to review their claim payment information and obtain medical self-care tips.
- Workers compensation may also be written on a stand-alone basis.

Automobile

To protect against liability or physical damage losses.

Travelers offers:

- Commercial auto coverage providing protection for physical damage to and liability for use of your owned autos.
- Ability to tailor coverage for hired and non-owned auto exposures.
- Capacity to write multi-state exposures on one policy.*
- ***Select Auto CoveragePlus***® endorsement adds 13 new coverage enhancements in one coverage form (not available in all states).
- Automobile insurance may be written on a stand-alone basis.

* Multi states capability does not apply in HI and MA

Umbrella liability

Provides protection above the general liability, automobile liability and employer's liability coverages on your underlying insurance policies. The umbrella policy can provide primary coverage in certain situations depending on the scope of the underlying coverage.

Travelers offers:

- Protection above the general liability, automobile liability and employer's coverages on your underlying insurance policies.
- Coverage includes:
  - Broadened definition of named insured.
  - Expanded definition of bodily injury.
  - Worldwide territory.
  - Automatic coverage for newly acquired or formed organization without the 90-day limitation.
- Umbrella limits are available for up to $25 million of total aggregate protection.

Why choose Travelers – Travelers offers top-of-the-line service for:

Risk control

- Access to products and resources, training and education.
- Technical bulletins.

Claim services

- 24-hour claim reporting via the Internet, phone or fax.
- Toll-free phone: 800.238.6225.
- Claims handled promptly and professionally.

Billing plans

- One simple bill for all coverage we write.
- Convenient installment payment plans.
- Toll-free customer service: 800.252.2268.

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