



One Size Doesn't Fit All.

Irving Weber Associates, Inc.SM has been protecting the restaurant industry in more ways than one for more than 60 years





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Like Ordering Off the Menu

Fine dining, fast food, or family style? IWA knows that your restaurant clients have unique needs. Our superior insurance program—protecting your clients' businesses, property, customers, and employees—is available directly through our company or through you, their trusted broker.

Irving Weber Associates (IWA) and Argo Select (a member of the Argonaut Group) offer competitive pricing and coverage options frequently overlooked by other policies, protecting your clients from risk while they're serving up a satisfying dining experience.

We understand your clients' business better. We settle claims faster and more equitably. They are never alone with IWA—we are committed to helping you find them the right insurance fit.

Our goal is simple: Deliver the protection your clients need to return them to business-as-usual as rapidly as possible following a loss.



Coverage Includes:*

The IWA/Argo Select program combines broad property, liability, liquor liability, crime, business-auto, and umbrella coverage into a single program.

- Building
- Business Personal Property
- Glass—as a building item or lease requirement
- Signs
- Equipment Breakdown
- Inflation Guard
- Debris Removal
- Fire Department Service Charge
- Newly Acquired or Constructed Building
- Newly Acquired or Constructed Personal Property
- Valuable Papers and Records
- Property off Premises
- Outdoor Property
- Business Income Extended Period of Indemnity
- Pollutant Clean Up and Removal
- General Property Protection and Liability Protection
- Food Contamination Business Interruption
- Food Contamination Advertising Injury
- Delivery and Catering Errors and Omissions
- Fairs, Exhibitions, and Concessions
- Fire Extinguisher Malfunction Business Interruption
- Vendor/Supplier Contingent Business Income
- Travel Baggage
- Unauthorized Use of Telephone Services
- Lock Replacement
- Water Back-up of Sewers and Drains
- Data Processing Equipment and Media
- Data Processing Business Income and Extra Expense
- Arson Reward
- Credit Card
- Identity Recovery

Optional Coverage:*

- Liquor
- Employee Benefits
- Hired, non-owned automobile
- Employee Dishonesty

**Contact Meiko Hedling of
Irving Weber Associates at 800.243.1811
or meiko@iwains.com**

* Refer to the actual Policy for coverage terms, conditions and/or limitations.



Customize Enhancements According to Your Clients' Needs:

We offer Silver, Gold, and Platinum packages to choose from. We work with you to pick the coverage that works best for your clients' businesses. The Silver plan is automatically included for NYSRA members.

We'd rather not see a serious fire or a million-dollar lawsuit happen to your clients, but we specialize in providing insurance policies to restaurants that will protect them if catastrophe strikes. As an industry leader in restaurant insurance for more than 60 years, you can be assured that your clients will get the most comprehensive protection against the risks they face.

Optional Coverage Enhancements – Tailored Coverage to Fit Your Needs

COVERAGE	SILVER	GOLD	PLATINUM
Food Contamination Business Interruption	7 days	14 days	30 days
Delivery and Catering Errors and Omissions	\$2,500 annual aggregate	\$5,000 annual aggregate	\$10,000 annual aggregate
Fairs, Exhibitions and Concessions	\$2,500 annual aggregate	\$5,000 annual aggregate	\$10,000 annual aggregate
Fire Extinguisher Malfunction Business Interruption	7 days	14 days	30 days
Vendor/Supplier Contingent Business Income	\$5,000 annual aggregate	\$10,000 annual aggregate	\$25,000 annual aggregate
Travel Baggage	Actual Loss Sustained Jewelry \$1,000 per loss	Actual Loss Sustained Jewelry \$2,500 per loss	Actual Loss Sustained Jewelry \$5,000 per loss
Unauthorized Use of Telephone Services	\$1,000 per occurrence	\$2,500 per occurrence	\$5,000 per occurrence
Lock Replacement	Actual Loss Sustained	Actual Loss Sustained	Actual Loss Sustained
Fire Extinguisher Recharge	\$500 per malfunction	\$500 per malfunction	\$500 per malfunction
Water Backup of Sewers and Drains	\$10,000	\$20,000	\$30,000
Data Processing Equipment and Media	Actual Loss Sustained	Actual Loss Sustained	Actual Loss Sustained
Data Processing Business Income and Extra Expense	Actual Loss Sustained	Actual Loss Sustained	Actual Loss Sustained
Arson Reward	\$5,000	\$10,000	\$20,000
Credit Card	\$5,000	\$10,000	\$20,000

For more information, contact Meiko Hedling at 800.243.1811 or meiko@iwains.com.



Although membership is not required,
NYSRA members receive certain automatic benefits
as a result of their membership.

For more information, contact Meiko Hedling at 800.243.1811 or meiko@iwains.com.



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