

food borne illness

Coverholder at **LLOYD'S**

LONGEST RUNNING FOOD BORNE ILLNESS
BUSINESS INTERRUPTION INSURANCE
SINCE 1998

Restaurant & Hospitality Industry

Reputation, customer experience and revenues are the core of success for a food service establishment. Even a small outbreak can be damaging. A typical PC & GL Policy may address the bodily injury and property damage but will provide no relief for a depleted revenue stream with related costs for recovery because there is no physical damage.

Business Interruption coverage is essential to reestablish the business. The Trade Name Restoration Program goes beyond this to address additional costs of an outbreak and features unique coverage options that protect hard earned revenues, reputation and the Trade Name including access to an exclusive **24/7 crisis management resource**.

POLICY RESPONDS TO:

Food Borne Illness Outbreaks: Accidental or Malicious

(chemical, physical or biological)

Supplier Caused Outbreaks

Suspected/Alleged Outbreak Accusations

Trade Name Trigger®

(if an Insured's location(s) operates under the same trade name as an uninsured location that experiences a food borne illness event, & revenues at the Insured's location are affected because of it, coverage will respond)

Extortion Event (Malicious Contamination Threat)

(threat made by a third party to commit a Malicious Contamination)

Exposures:

Restaurants have risks specific to food that other businesses do not:

- **HEPATITIS A**
- **NOROVIRUS**
- **E - COLI**
- **SHIGELLA**
- **SALMONELLA**
- **AND EVEN MORE...**

TNR

TRADE NAME
RESTORATION
PROGRAM

Underwritten by certain underwriters at Lloyd's, Fidelis Underwriting Ltd.

- highest market capacity of \$120M per trade name
- no waiting period or loss threshold
- 90 day reporting tail & cancellation
- 18 month period of restoration
- no minimum premium or appointments
- 24/7 crisis management
- automatic coverage extends to new locations of the same trade name
- coverage for franchisors, franchisees or stand alone concepts

PLI
UNDERWRITING
FACILITIES

PROFESSIONAL LIABILITY
INSURANCE SERVICES, INC.®
Underwriting Facilities



Trade Name Trigger®

This policy provides an exclusive Trade Name Trigger feature. (if an Insured's location(s) operates under the same trade name as an uninsured location that experiences a food borne illness event, & revenues at the Insured's location are affected because of it, coverage will respond)

protect revenues. protect reputation. protect the trade name.

Income Stabilization (Business Interruption)

Revenue reimbursement back to preloss earnings up to 18 months after incident for affected locations.

Extra Expenses

Overtime of regular staff, temporary staff and costs to clean facilities.

Marketing Expenses

*Including custom design community campaigns, promotions & social media**

24/7 Crisis Management/Incident Response - *No Deductible Applies*

- 24/7 crisis expert helpline for insured
- Assistance with health department interaction, regulatory requirements, effective marketing, and restoration of community reputations & media control
- Toll free customer helpline/outbreak response
- Proactive food safety tools, guidelines and notifications to insureds
- Proactive notification of nearby outbreaks or recalls

Policy also allows for discretionary payment of up to \$300k for Crisis Management expenses for an event that is later determined to be uninsured.

ADDITIONAL COVERAGE OPTIONS (ADDITIONAL PREMIUM MAY APPLY):

Workplace Violence

Business Interruption & Extra Expenses provided for intentional and unlawful act of deadly force or threat to an employee, customer or vendor at the insured location.

Hospitality Endorsement

Business Interruption & Extra Expense including Premise & Chlorine Contamination at a hospitality risk location.

Inoculation, Vaccination & Testing

Reimbursement costs of inoculation, vaccination and testing for customers & employees (additional limits to the policy).

Lost Royalties Income

Reimbursement for Franchisors for lost royalty income of the affected franchise location (unique exposure to franchisors).

Products Recall

Recall costs associated with a product being manufactured by the company in accordance with the restaurant brand.

Branded Product Lost Royalties

Revenue reimbursement from contamination of company's Branded Products from a third party manufacturer.

**With Underwriter prior written approval*

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TRADE NAME
RESTORATION

T N R

PROGRAM

no shut down required to
trigger coverage

single location policies &
large corporate/franchise
programs available

coverage extends to
international locations
(through policy year for the same trade name)

suspected/alleged outbreak
accusations also covered

to get started simply send us:

1. revenues
2. number of locations
3. trade name

PLIS
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