

Customized Insurance for Fast Food Restaurants

Coverage prepared for your business



You are proud of your restaurant – and you should be. You have put in long hours and a lot of hard work to achieve success in your competitive field. Your success depends upon your business acumen and increasing efficiency in your operations.

At The Hartford, we understand your business and have developed an insurance package and options for restaurants to effectively and efficiently provide you the coverages you need to help protect your hard-won success. For example, if your Public Health Authority required your restaurant to close while they investigated possible food contamination, does your business income insurance cover that? Do you have an electronic Point of Sale system? If it broke down, would your insurance cover that?

The Hartford's customized insurance for restaurants has been carefully researched and selected to provide the protection businesses like yours need – coverages that may not be available in other policies.

Planned for your needs

The Hartford's small business insurance policy, called Spectrum, has first-rate core business coverage. We have also bundled important protection into optional packages, like our Restaurant Stretch, designed specifically for businesses like yours. It provides numerous coverages for a fraction of the price you would pay to buy them individually. Here are a few examples of the protection this Stretch offers:

- **Food Contamination Business Income**

Provides Business Income coverage for actual loss sustained or actual costs incurred if a Public Health Authority requires your operation to be suspended due to possible food contamination found at your location.

- **Temperature Change**

Covers your loss of perishable stock if it is spoiled as a result of direct damage caused by mechanical breakdown of your refrigerating or cooling equipment or interruption of electrical power.

- **Backup of Sewers & Drains**

Pays for loss or damage to covered property caused by water that backs up from a sewer or drain.*

*Not flood insurance. See your agent for details.



- **Computers & Media (including Point of Sale equipment)**

Provides coverage for your computers, including point of sale computer systems, peripheral devices, and media. Coverage is also provided for the costs to research, replace or repair lost or damaged data and software as a result of covered damage to computer equipment, certain power failures, or a computer virus.

- **Employee Dishonesty**

Covers your business for loss of money or your property resulting from dishonest acts committed by your employees.

- **Accounts Receivable**

Protects you from the inability to collect outstanding balances as a result of lost or damaged records from a covered cause of loss.

Spectrum Core Coverage

When your business is protected by Spectrum, you'll be covered for a wide range of liability and property risks specific to businesses like yours. Here are some examples of the basic coverages provided by Spectrum:

- **Business Income (Actual Loss of Earnings)**

Reimburses you for your actual loss of earnings for up to 12 months resulting from any covered loss to your property. Extra expenses needed to continue your operations, such as renting temporary restaurant space, are also covered.

- **Equipment Breakdown**

Covers the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers, from loss or damage caused by mechanical breakdown or artificially generated electrical current.

- **Money and Securities**

Protects money and securities used in your business if they are stolen, destroyed or lost.

- **Identity Recovery Coverage for Business Owners**

Provides identity recovery coverage and services, such as:

- Identity Recovery Help Line for policyholders who suspect they are identity theft victims.
- Identity Recovery Case Managers who can help speed the recovery process.
- Expense reimbursement up to \$15,000 for covered expenses arising out of a defined identity theft event.

Business Liability

Your Spectrum policy from the Hartford provides your business with legal liability protection against claims of injury or damage caused to others by you or your employees. For example:

- **Premises & Operations Liability**

Provides coverage for bodily injury and property damage sustained by others at your premises or as a result of your business's operations.

- **Products & Completed Operations**

Covers you against injuries or damages to others caused by the products you sell or by the work you perform for your customers.

Other Important Coverages from The Hartford

- **Umbrella Coverage**

- **Commercial Auto**

- **Workers' Compensation**

That's Not All

To all of this, we've added the convenience of flexible premium payment plans, an electronic funds transfer plan, and 24-hour, toll-free claims reporting.

All business insurance is not the same. At The Hartford, we act on emerging insurance needs and provide convenient, cost-effective and quality coverage for businesses like yours.

Give your local independent agent a call and start enjoying the peace of mind that comes with knowing you're covered by the business insurance specialist – The Hartford. Or, visit us at sb.thehartford.com for more information.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.