

# Customized Insurance for Full-Service Restaurants

## *Coverage prepared for your business*



You are proud of your restaurant – and you should be. You and your staff have put in a lot of hard work and dedication (not to mention skill and creativity) to achieving success in your competitive field. There is never enough time in a day to get it all done. There is certainly not a lot of time to worry about choosing your insurance coverage.

At The Hartford, we know your restaurant is not just a business but a calling, and we are focused on providing you the coverages you need to help protect it. We understand, for example, that liquor sales can be an important part of your service. Because of that, we may be able to provide protection for your business so long as your liquor sales do not exceed 25% of your total revenue. We also know that, in spite of your best efforts, things sometimes don't go as planned. If a Public Health Authority required your restaurant to close while they investigated possible food contamination, would your business income 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, such as 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.

Some other coverages included in the Restaurant Stretch are:

- **Employee Dishonesty**  
Covers your business for loss of money or your property resulting from dishonest acts committed by your employees.
- **Forgery**  
Adds Forgery and Alteration by someone other than an employee, trustee or director as a covered cause of loss and defines Covered Property to include: checks, drafts, or similar written promises.
- **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.
- **Off-Premises Utilities Services – Direct Damage**  
This endorsement extends coverage to include loss of, or damage to, your covered property caused by certain interruptions of service. The interruption must result from direct physical loss or damage by a covered cause of loss to property located off-premises that provides you with water, communication or power supply services.
- **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.

In addition, you have the option to buy these important coverages:

- **Liquor Liability**  
Provides coverage for injury, including bodily injury and property damage, if liability is imposed by reason of selling, serving or furnishing any alcoholic beverage.
- **Revised Liquor Liability Exclusion – Restaurants (Bring Your Own Bottle Endorsement)**  
Extends Business Liability coverage to liability arising out of allowing customers to bring and consume their own liquor to a restaurant that does not serve alcohol.

## **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)**
- **Equipment Breakdown**
- **Money and Securities**
- **Peak Season**
- **Identity Recovery Coverage for Business Owners**

## **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**
- **Products & Completed Operations**

## **Other Important Coverages from The Hartford**

- **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](http://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.