

Customized Insurance for Fine Dining Restaurants

Coverage prepared for your business



Managing a fine dining establishment is an art that includes the food, the presentation, the service, and the atmosphere – in short, the experience you hope your clientele will not forget. There is never enough time in a day to get it all done. There is certainly no time to dally on 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 are an integral part of fine dining. Because of that, we may be able to provide protection for your business so long as your liquor sales do not exceed 40% of your total revenue. We also know that customer relations are paramount in your business. If a customer's coat could not be found when the check was presented, 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 Super Stretch for Restaurants, designed specifically for businesses like yours. It provides almost three dozen coverages for a fraction of the price you would pay to buy them individually – including a blanket limit of \$250,000 for five key coverages.

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 was 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.

- **Personal Property of Others**

Provides protection for property belonging to your customers or suppliers while in your restaurant (for example, checked coats and accessories), without regard to legal liability.

- **Off-Premises Utility 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.

Some other coverages included in the Super Stretch for Restaurants are:

- **Employee Dishonesty**
- **Fine Arts**
- **Forgery**
- **Accounts Receivable**
- **Computers & Media (including Point of Sale equipment)**

In addition, you have the option to buy these coverages so important for your business:

- **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.

- **Valet Parking**

Provides liability coverage while parking a customer's automobile as part of the restaurant's operation.

- **Garagekeepers Coverage**

Provides physical damage coverage for customers' autos you park as part of your operation. Coverage is provided on Actual Cash Value basis up to limits selected.

- **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. 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

- **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.