

INSURANCE SOLUTIONS FOR

# Restaurants



**Protection for your  
business, your vehicles,  
your employees  
and more.**

**All under one roof.  
(Ours.)**

## TARGETED CUSTOMERS

- ▶ Cafes, Delis & Sandwich Shops
- ▶ Cafeteria Style Buffets
- ▶ Catering Services - Banquet Hall
- ▶ Concession Stands/Snack Bars
- ▶ Family Restaurants
- ▶ Fast Food
- ▶ Fine-Dining Establishments
- ▶ Ice Cream, Donut, Pizza and Snack Shops
- ▶ Take-Out Only
- ▶ And More!

Convenient payment options | Fast certificates of insurance | Multi-policy discounts | E-Z premium audits

Not all Berkshire Hathaway GUARD Insurance Companies (BHIG) provide the products and pricing described herein nor are all products, pricing, and coverage options available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. Insurance is underwritten by AmGUARD Insurance Company®, EastGUARD Insurance Company®, NorGUARD Insurance Company®, and WestGUARD® Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. © BHIG July 24, 2020.

**The security you need. The name you trust.**

Learn more at [www.guard.com](http://www.guard.com) or call 1-800-673-2465.



## BUSINESSOWNER'S POLICY

Property limits up to \$20 million

Liability limits up to \$1 million/occurrence, \$2 million/aggregate

### Key coverages:

Liquor Liability

Data Compromise/Cyber Suite

Loss or Damage to Customers' Autos

Employment-Related Practices Liability

Franchise Upgrade endorsement

Equipment Breakdown

Additional Insured - Grantor of Franchise

### Restaurant PLUS

(24 additional coverages, higher limits, and extended time frames)

### Restaurant PREMIER

(28 additional coverages, higher limits, and extended time frames)

## COMMERCIAL AUTO

Physical damage for commercial vehicles up to \$250,000; private passenger vehicles up to \$100,000

Automatic physical damage for newly acquired vehicles

Liability up to \$1 million combined single limits

State-specific mandatory coverages

Towing eligibility for vehicles <10,000 lbs.

Additional insured when required by contract

**Business Auto Broad Form** extends coverage and limits

## COMMERCIAL UMBRELLA\*

Liability limits up to \$5 million

Underlying coverage from carriers rated A- or better will be considered when the Businessowner's Coverage is written with us

\*Commercial Excess is featured in NY.

## WORKERS' COMPENSATION

Medical expenses and indemnity payments

Employer's liability

## GENERAL ELIGIBILITY GUIDELINES\*

- ▶ Seating up to 350 preferred (higher considered)
- ▶ Limited off-site catering
- ▶ Limited delivery exposure; certain requirements apply
- ▶ Liquor sales up to 50% for full-cooking restaurants; up to 30% for all others (for Businessowner's Coverage)
- ▶ No table-side cooking or hibachi (for Businessowner's Coverage)
- ▶ Full compliance with NFPA Standard #96 & UL 300
- ▶ Three years in business or equivalent management experience preferred

\*Some state exceptions apply.

### ! Ask about our . . .

- Group dividend program for Workers' Compensation policies
- Preferred rates for fine-dining establishments and select franchises
- Other potential savings based on past loss history, the age and condition of your building, experience of your employees, and other unique characteristics



**QUESTIONS?** Contact a Berkshire Hathaway GUARD insurance agent.