



At Travelers, we understand the necessary time, money and effort required to keep a restaurant running. Restaurant owners should be confident that their insurance will protect their business when they need it most. Our ability to recognize the demands of the restaurant industry enables us to meet their specific coverage needs.

Travelers IndustryEdgeSM product is designed exclusively for Restaurants. We know there are concerns about maintaining property, keeping employees safe and providing customers with a pleasurable dining experience. Travelers offers a complete package of the necessary coverages - at a competitive price. As the business grows, our flexible product will keep in-synch with those evolving needs.

As one of the nation's largest writers of commercial insurance – with a reputation for intelligent underwriting and superior service, we're confident our product provides a single-source solution that meets the unique needs of the restaurant industry.

Key Available Coverages

FOR FULL-SERVICE RESTAURANTS INCLUDING:

- Family Style
- Upscale Casual
- Fine Dining Establishments

PROPERTY

- Flexible Proprietary Coverage Form
- Independent Rating Plan
- Blanket/Agreed Amount Options
- Choice of Valuation Options

PACKAGE OF ADDITIONAL COVERAGES AND COVERAGE EXTENSIONS WITH LIMITS THAT CAN BE MODIFIED TO YOUR NEEDS

- Accounts Receivable
- Claim Data Expense
- Fine Arts
- Valuable Papers
- Newly Constructed or Acquired Property
- Ordinance or Law
- Business Income/Extra Expense
- Equipment Breakdown
- Food Contamination Coverage
- Spoilage Coverage
- Restaurant Wine Stock Endorsement
- Fire Department Service Charge
- Transit
- Arson Reward
- Personal Property of Others
- Sign Coverage

GENERAL LIABILITY

- **XTEND Endorsement[®]**
 - Broadened Named Insured
 - Damages to Premises Rented Extension
 - Blanket Waiver of Subrogation
 - Incidental Medical Malpractice
 - Knowledge and Notice of Occurrence
 - Unintentional Omission
 - Personal Injury – Assumed by Contract
- Liquor Legal Liability Coverage is available for eligible restaurants in most states

AUTO

- Liability and Physical Damage
- Composite Rated
- Rental Reimbursement
- Business Auto Coverage Extension:
 - Broad Form Named Insured
 - Blanket Waiver of Subrogation
 - Employees as Insureds
 - Hired Car Worldwide Coverage
 - Unintentional Errors and Omissions

WORKERS COMPENSATION

- Ability to provide coverage for restaurant accounts across the country
- TravComp[®] – our unique claim management process that includes:
 - Extensive Preferred Provider Networks (425,000 physicians; 5,000 hospitals)
 - A National Pharmacy Network
 - Return-to-work programs
 - Managed Total Cost Containment

UMBRELLA/EXCESS LIABILITY

- Ability to provide excess layers over your liability coverages including Liquor Legal Liability

RISK CONTROL

At Travelers, our mission is to provide unparalleled service to help reduce exposures that could result in injuries, occupational illness, or damage to equipment and property. In the business of loss prevention since 1904, our professionals have the knowledge, experience and technical ability to help restaurants identify and reduce losses through effective risk control practices.

Our expertise includes areas such as:

- Food Storage & Preparation Safety
- Slip and Fall Exposure Management
- Post Injury Management
- Contractual Risk Transfer
- Ergonomics & Material Handling
- Business Continuity And Crisis Management
- Fire Life Safety
- Property Protection
- Accident Investigation
- Fleet Safety
- Managing Non-Owned Vehicles

Our safety professionals are available to offer consultation on many other loss control issues including effective supervision, liquor service controls, self-inspection programs and evaluation of theft and burglary exposures. We have also collaborated with outside vendors including IntelliCorp and ServSafe Alcohol™. IntelliCorp, a company that specializes in background checks, provides Travelers insureds with competitive pricing on comprehensive background checks. ServSafe Alcohol offers a responsible alcohol service training program (classroom and online versions) to eligible Travelers policyholders. Additionally, customers have access to services from our industrial hygiene (IH) laboratory. Learn more about our IH Lab at www.travelerslab.com.

Our customers also have access to a secured safety Web site. This Web site offers a wealth of safety guides, tips, checklists, tools, and links to other resources targeting many major loss exposures and causes of loss. In addition, customers can access safety training, from self-paced to classroom, through our online Education Center. Our customers also can register to receive risk control newsletters to help keep them abreast of the latest safety issues. For more information, visit our Web site at riskcontrol.com or email Ask-Risk-Control@travelers.com.

CLAIM

Slips and falls are regular occurrences in any service-oriented business, but in the restaurant industry there are many other factors that may jeopardize the success of the business. There are potential general liability losses – a customer chokes on a foreign object in their food; potential workers compensation claims – employees may burn or cut themselves while preparing the food; there is even potential for property losses, such as if a stove catches fire, forcing the restaurant to close down temporarily. These are typical scenarios in the Restaurant industry – we know because we handle these types of claims nearly every day.

Our claim professionals are experts at handling Restaurant losses. We know the industry and we have the wherewithal to resolve claims promptly and get restaurants up and running again.

Travelers' experienced claim professionals, specialized claim handling process, and sophisticated technology will help to achieve optimal claim results quickly and efficiently.

SPECIALIZED CLAIM RESOURCES

- Liability Claim Resource Group focuses on managing high severity, complex claims
- Subrogation units, dedicated by line, help aggressively pursue opportunities to recover money from third parties who may bear some liability in connection with a claim
- 650 trial attorneys countrywide manage litigation while controlling costs
- Investigative Services Professionals exercise a zero tolerance approach to insurance-related fraud

Report Claims Directly: 24 hours a day/365 days a year
800.238.6225/travelers.com

About Travelers

UNDERWRITERS WITH INTEGRITY

Our underwriters understand the risk exposures inherent in specific industries, and have the experience to develop custom coverage solutions to address your unique needs. With local decision-making authority, they can respond to rapidly changing insurance environments in any part of the country to insure that your business gets customized local attention from a national carrier.

FINANCIALLY SOUND

As a FORTUNE 100 company, Travelers is the second largest commercial property-casualty insurance underwriter in the United States (based on direct written premium). We consistently receive high marks from independent rating agencies for our financial strength and claims-paying ability. With more than 150 years of insurance experience, Travelers is one of the nation's premier insurance companies – a reassuring position of strength.



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

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