# Protecting your bread and butter



Allied Insurance can help customize an insurance plan for your restaurant, with property and liability coverage conveniently packaged in one policy. Many of the coverage choices are outlined here. Ask me for more details.

## **Property**

#### Coverage highlights include:

 Food Service PLUS—Protection against lost income due to food contamination (including restoration, advertising, and inoculation expenses); spoilage from power outage; credit card forgery; and automatic extinguishing system recharge and cleanup expense

#### Buildings, including:

- Automatic inflationary increase of insurance limits
- Furniture, fixtures, machinery, equipment, and stock
- Permanently installed machinery, equipment, and tanks (including pumps)
- Special form causes of loss

#### Business personal property, including:

- Automatic inflationary increase of insurance limits
- Furniture, fixtures, machinery, equipment, and stock

- Improvements and betterments you've made as a tenant
- Special form causes of loss

#### Additional coverages include:

- · Lost business income
- Extended lost business income (60 days, can be increased up to 360 days)
- · Extra expenses
- · Equipment breakdown
- Inside and outside moneys and securities
- Backup of sewer or drain water
- · Outdoor signs
- Valuable papers and records
- · Accounts receivable

## Liability

#### Coverage highlights include:\*

- Liability from bodily injury, property damage, or personal and advertising injury
- Premises/operation
- Products/completed operations
- Medical payments
- Automatic "additional insured" status for grantor of franchise or license, lessors of leased equipment, managers or lessors of leased premises, and mortgagee, assignee, or receiver
- Optional employment-related practices liability

\*Certain eligibility requirements apply

# Working harder for you

Allied delivers quality products and coverages tailored to meet the unique insurance needs of your business at a competitive price.

# Contact us for a free quote that fits your business and your budget

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