



Restaurant Program

Auto-Owners Insurance



Restaurant Program

Our Restaurant Program offers broad coverages at competitive rates, allowing you to customize a policy that will work for your unique restaurant business. Auto-Owners Insurance has the versatility and flexibility needed to make sure you and your business are properly protected.

Who Needs Restaurant Insurance?

- Bistros
- Buffet-Style Dining
- Cafes
- Catering Facilities
- Coffee Shops
- Delicatessens
- Diners
- Family-Style Dining
- Fast Food
- Fine Dining
- Pizzerias
- Sandwich Shops

Restaurant Coverage Parts

• General Liability

Covers you against claims for your restaurant's premises, operations and products due to bodily injury and property damage. Legal defense cost are included as part of this coverage. Liability coverage protects you against potential situations, such as customer slip-and-fall claims at your premises that result in injury.

• Commercial Property

Covers your building and business personal property against covered damage or loss. For spaces that you rent or lease, coverage can be provided for your contents only. Property coverage can provide financial resources needed to restore your restaurant if an event, such as a kitchen fire, caused loss or damage to restaurant equipment and stock.

Optional Coverages & Packages

• Liquor Liability

Coverage protecting you against claims that could arise from selling, serving or furnishing alcoholic beverages as part of your business operations. *(Not available in AL)*

• Employment Practices Liability

Coverage for business owners from claims for wrongful employment acts against employees including wrongful termination, harassment and discrimination. *(Not available in AR)*

• Equipment Breakdown

Your equipment is essential to daily operations including computer-based cash registers, refrigeration systems, ovens and stoves. This coverage provides financial protection when equipment breaks or suddenly stops working. Common types of losses include food spoilage, refrigerant contamination, service interruption and computer equipment losses.

Optional Coverages & Packages (cont'd)

- **Business Income & Extra Expense**

Coverage that will protect you against lost revenue and extra expenses you may incur while your business is being repaired or reconstructed from a covered loss.

- **Commercial General Liability Plus Endorsement**

This endorsement provides value by including a variety of coverages at an affordable price, many that are designed for the restaurant owner, such as:

- *Hired Auto and Non-Owned Auto Liability:*

Coverage for automobiles that are hired or you don't own, that are used in your business (Not available in IL, GA, PA)

- *Increased Medical Payments Coverage to \$10,000:*

Pays for expenses related to a customer injury on your premises, or that result from your products or operations.

- *Increased Damage to Premises Rented to You (Fire Damage) to \$300,000:*

Increases legal liability limit to \$300,000 and expands the covered causes of loss from fire only to include lightning, explosion, water damage and smoke.

- *Additional Products - Completed Operations Aggregate Limit:*

This liability coverage limit is specific to the products or services you provide and will be reinstated one time if exhausted by one or more claims.

- *Personal Injury Extension:*

Provides protection against customer claims that an employee engaged in wrongful conduct including discrimination, humiliation and sexual harassment.

- **Property Plus Coverage Package**

This coverage package was designed with the businessowner in mind and includes a number of coverage enhancements and extensions. Several of these coverages are tailored specifically to restaurants, such as:

Coverage	Limit
Business Income & Extra Expense	\$50,000 \$30,000 (AL, FL, NC, SC only)
Electronic Data Processing Equipment	\$25,000
Employee Dishonesty	\$15,000
Off-Premises Utility Services Failure	\$50,000 \$5,000 (AL, FL, NC, SC only)
Refrigerated Products	\$10,000 \$5,000 (FL only)
Water Back-up from Sewers and Drains	\$15,000

Trust all of your business to Auto-Owners Insurance!

Commercial Auto

Your vehicles are important to the operation of your business. Coverage can be provided for supply, maintenance, service and wholesale delivery vehicles used in the business. Our Commercial Auto policy offers coverages for specialty equipment installed in your vehicles, including refrigeration systems, racks, vehicle wraps and advertisements. Coverage is available for vehicles you hire, lease, or borrow for use in your business in addition to principal liability and physical damage coverages.

When you write a Commercial Auto policy with Auto-Owners, your supporting restaurant policy premium is eligible for an 8% discount. Special rates may apply to your business support vehicles used in your business.

Workers Compensation

A Workers Compensation policy protects your employees who may face injuries or sickness while on the job. We can provide coverage for your restaurant staff at a competitive price. By purchasing a Workers Compensation policy for the employees/owners, your supporting restaurant policy premiums are eligible for a 4% discount.

Commercial Umbrella

An Auto-Owners Commercial Umbrella provides additional liability coverage over your other business policies and protection against certain occurrences not covered elsewhere. A commercial umbrella is designed to protect business assets from claims by offering additional benefits such as:

- Legal defense costs will be covered up to the selected coverage limit in the event a claim is made.
- Liquor Liability is offered as an optional coverage when we insure your restaurant.

The supporting restaurant policy premiums are eligible for a discount when a Commercial Umbrella is written with Auto-Owners.

Life Products

Life insurance can be purchased to support buy/sell agreements between business partners, key person insurance for owners, partners and key employees providing options for ongoing operations. Auto-Owners also offers Disability Income insurance and retirement products designed for you and your employees. The policy premiums for your restaurant are eligible for a discount when a life product is purchased.

Auto-Owners Insurance

Since 1916, Auto-Owners has operated solely through trusted and valued independent agents. We are a Fortune 500 Company and the 16th largest property/casualty insurance company in the nation. Our products are brought to you through over 6,200 independent agencies serving over 3 million policyholders in 26 states. Auto-Owners continues to strive for “No-Problem”[®] claims service and continues to receive high marks from nationally recognized insurance rating organizations such as A.M. Best and Weiss Ratings.



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