

# BUSINESS INSURANCE for RESTAURANTS

If you own a restaurant, or are simply in the business of selling food, then we've got an insurance solution for you. Whether it's covering inventory losses from natural disasters, like fires and floods; replacing spoiled food due to a broken fridge; or a lawsuit from a customer who gets sick from contaminated food, we've got you covered.

## WHAT DO WE COVER?

- Everything from semi-permanent food carts and snack bars to doughnut and smoothie shops, delis and sandwich shops, concessionaires, and cafeterias
- Casual dining (small cafes, ethnic eateries, BBQ joints, casual chains)
- Fine dining
- Fast food
- Meal preparation services
- Catering operations
- Liquor liability available for all restaurant classes

## GENERAL LIABILITY AND PROPERTY INSURANCE IN ONE CONVENIENT PACKAGE

Our restaurant business insurance coverage combines property and liability insurance coverages into one policy. The property portion helps protect business property that is owned, leased, or rented by the policyholder (including buildings, equipment, furniture, fixtures, and inventory). The liability portion shields the business from covered claims and lawsuits that stem from day-to-day business operations.

WCF has more than 100 years of insurance experience, knowledge, and an A rating with AM Best. Our team of in-house experts can help you get a product quote with the best coverage for your specific business and budget.

## GENERAL COVERAGE



### Property Insurance

Property insurance for buildings and contents owned by the company, including the property of others in your care, custody, or control, along with your own business equipment, fixtures, and stock.



### Liability Protection

Coverage if you're sued for causing harm to a person or damage to property. It also provides for the cost of your legal defense.



### Business Income Interruptions

Replacement for loss of income resulting from a fire or other catastrophe that disrupts business operations.

## FEATURES

- **Arson, theft, and vandalism reward:** up to \$10,000 for rewards resulting in an arrest or conviction.
- **Lost business income resulting from a website outage:** basic limit of \$10,000, with higher limits available.
- **Contract penalties:** up to \$1,000 for contract penalties when you are unable to provide your product or service due to a covered loss.
- **Accidental discharge of automatic extinguishing system protecting cooking equipment:** up to \$5,000 each for recharge expenses, cleanup expenses, and lost income.
- **Food contamination:** up to \$10,000 to cover your loss in business income, along with up to \$5,000 for advertising expenses you incur to restore your business reputation.
- **Credit card forgery:** up to \$5,000 for losses resulting from fraudulent credit or debit card charges.
- **Spoilage:** basic limit of \$10,000 for spoilage losses due to power interruption, with higher limits available (up to \$1 million for spoilage losses due to the breakdown of your refrigeration or freezer equipment).

## DISCOUNTS

- **Multi-location franchise discount:** 2.5% discount for two to five locations, 10% discount for more than 20 locations.
- **Workers' compensation discount:** Save at least 5% on WCF workers' compensation coverage. Discount increases 1% for each year the workers' compensation remains with WCF—up to a maximum of 10%.
- **Experience modification (emod) discount:** additional discount for accounts with emod less than 1.00.
- **Utah Restaurant Association discount:** 5% discount for Utah Restaurant Association members.

*WCF Insurance services and coverages may not be available in every state and are subject to underwriting qualification criteria, policy terms, and state law. WCF Mutual, WCF National, and WCF Select Insurance Companies. [wcf.com/about-us](https://wcf.com/about-us)*