

SERVING THE RESTAURANT INDUSTRY



WE'RE HERE TO SERVE YOU.

INDUSTRY OUTLOOK

Restaurant sales have experienced phenomenal growth in recent years and are expected to surpass a record high \$683 billion. As a result, the restaurant industry is now the nation's second largest private sector employer, with a workforce of 13.5 million. An expanding restaurant industry means an opportunity for you to offer your customers an industry-leading business owner's policy with innovative coverages and features to help prepare and protect them from emerging risks like those resulting from severe weather, data breach and more.

MORE THAN THE FOOD HAS TO LOOK GOOD

Evaluating a restaurant for coverage is a lot like choosing a restaurant for dinner. Many factors make a restaurant appealing. So, when it comes to restaurants, here's what makes them best-in-class to us:

- Fine dining establishments in affluent or suburban locations
- Experienced Management
- Credit and Insurance Scores that are Superior or at least Acceptable
- Buildings constructed for restaurant use
- Automatic Sprinklers
- Ample Parking, or Valet Parking
- New and properly maintained cooking equipment

While we don't expect a restaurant to perfectly match all of these criteria to qualify for coverage, here are some examples of risks and exposures that make a restaurant account less desirable:

- Rooftop and Waterfront locations
- Wood, charcoal, or mesquite cooking equipment
- Drink Specials that emphasize liquor sales
- Live Entertainment focus

Robust Appetite

The Hartford is eager to provide Business Owner's Policies for restaurants with maximum sales/payroll of \$10 million per location and \$15 million per account, with property values at or below \$10 million per location and \$20 million per account. Our Workers' Compensation insurance will cover restaurants with maximum payroll of \$2 million per account, while our Business Auto insurance (monoline)¹ can cover up to 25 power units.

¹ This maximum does not apply if you also write a Hartford Business Owner's Policy.



WE HAVE AN EXCEPTIONAL MENU

The Hartford offers your restaurant customers robust coverage – all designed for today's small businesses.

Spectrum® Business Owner's Policy

The Hartford's Spectrum® BOP provides your restaurant customers with coverage made to order. Our flexible coverage can be tailored to meet your customers' needs.

Stretch Endorsements designed for the restaurant industry bundle key coverages like:

- Business Income for Off-Premises Utility Services (12-hour waiting period)
- Business Income from Dependent Properties
- Temperature Change
- Employee Dishonesty

There are 3 restaurant specific-options available:

- Restaurant Stretch
- Super Stretch for Restaurants
- Super Stretch for Business Services

We've built a comprehensive offering to help protect small businesses against the emerging risk of data breach – specifically those with frequent credit & debit card transactions – so they can notify customers, repair their reputation and foot the bill should a breach occur.

Workers' Compensation

Our Workers' Comp coverage is not only economical, it automatically includes 6 essential coverages at no extra cost – with no separate elections or additional premium charges. But we do more than provide best-in-class Workers' Comp insurance.

To help keep workers safe, we've established partnerships to help mitigate risks for employees of Hartford Workers' Comp customers. The Shoes for Crews® program, for instance, provides safe, rubber-soled shoes to workers at a significant discount to help eliminate slips and falls. After all, to make it in the restaurant business, workers have to be fast – and safe – on their feet.

Business Auto

Think of The Hartford's Business Auto insurance as a full buffet of features; it has 19 coverage enhancements, all at no extra charge. Innovative features like Fender Bender Forgiveness, and our Claim Free Program makes our Business Auto product even more economical than the average carrier.

Helping Small Businesses Play On

For more than 200 years, The Hartford has helped prepare and protect over 1 million small businesses... so they can PLAY ON.



Quicker Quotes. Served to Order.

Our new ICON system lets you prepare a bindable quote faster than many drive-thru restaurants can dish out a burger.

Our New ICON System:

- Prepares quotes in just 5 minutes
- Produces bindable quotes more than 50% of the time
- Compares quotes side-by-side

Prepare. Protect. Prevail. With The Hartford.™ Quote us today!

This document contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Coverage is subject to the policy terms and is individually underwritten. Please refer to the actual policies for complete details of coverage and exclusions. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage may not be available in all states or to all businesses.

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Coverage is underwritten by Hartford Fire Insurance Co. and its property and casualty insurance affiliates. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company and Twin City Fire Insurance Company. In WA, this insurance is written by Hartford Accident and Indemnity Company and Sentinel Insurance Company, Ltd. In CA, this insurance is written by Sentinel Insurance Company, Ltd. (CA lic. #8701) and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155.



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