

BUSINESSOWNER'S POLICY

Restaurants Plus & Premier

The insurance needs of restaurants vary – often, quite a lot. That's why we created special enhancement endorsements that work as an "Add-On" to our **Businessowner's Policy** and protect against common and sometimes, not-so-common exposures. To make it easy, we've bundled a wide range of safeguards under one insurance form and feature upgrades and extensions all for a single, affordable price. Need extra protection for a particular area? We can do that, too.



Restaurants

Our standard option features:

- Brands and Labels
- Credit Card Slips
- Delivery Errors and Omissions
- Employee Dishonesty
- Fine Arts
- Food Contamination
- Merchandise Withdrawal Expenses
- Ordinance or Law - Equipment
- Reward Payment
- Spoilage

Restaurants PLUS

Our PLUS option features 24 additional coverages and increased protection through higher limits and extended time frames, including:

- Claim Expenses
- Identity Fraud Expense
- Money and Securities
- Products-Operations Hazard
- Services Errors and Omissions
- Utility Services
- Water Back-Up & Sump
- Overflow

Restaurants PREMIER

Our PREMIER option features 26 additional coverages, higher limits, extended time frames, and a \$150,000 - \$250,000 blanket limit for eight coverages.

(See the reverse side of this flyer for details.)



Businessowner's coverage is underwritten by AmGUARD Insurance Company® or NorGUARD Insurance Company® members of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © 2023.

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**Berkshire Hathaway
GUARD** Insurance
Companies

TABLE 1

	Restaurants	Restaurants PLUS	Restaurants PREMIER
Accounts Receivable*	N/A	\$25,000 On/Off Premises	\$150,000-\$250,000 Blanket Limit
Business Income From Dependent Properties*	N/A	\$25,000	
Electronic Data*	N/A	\$10,000	
Forgery or Alteration*	N/A	\$5,000	
Money Orders and "Counterfeit Money"	N/A	\$2,500	
Outdoor Signs*	N/A	\$10,000	
Personal Property Off-Premises*	N/A	\$15,000	
Valuable Papers and Records*	N/A	\$25,000 On/Off Premises	
Debris Removal	N/A	\$25,000	
Personal Effects	N/A	\$25,000	
Extended Business Income*	N/A	60 consecutive days	60 consecutive days
Newly Constructed/Acquired - Buildings	N/A	\$1,000,000	\$1,000,000
Newly Constructed/Acquired - Business Personal	N/A	\$500,000	\$500,000
Preservation Of Property	N/A	Within 45 days	Within 45 days

Our enhancement endorsements provide extended protection *in addition* to the coverage already included under our **Businessowner's Policy** (TABLE 1).

Popular "Add-Ons" (TABLE 2) are available as part of our Restaurants bundle.

*Higher limits available.

** Not available in NY.

TABLE 2

Brands and Labels	Included	Included	Included
Business Income: Newly Constructed/Acquired Premises	N/A	\$500,000	\$500,000
Business Income: Ordinary Payroll	N/A	Flexible	Flexible
Business Income For Websites	N/A	\$50,000 occurrence \$100,000 Policy Period 7 day	\$50,000 occurrence \$100,000 Policy Period 7 day
Checked Coats and Bags	N/A	\$50,000 occurrence \$100,000 Policy Period \$5,000 any one customer	\$50,000 occurrence \$100,000 Policy Period \$5,000 any one customer
Claim Expenses	N/A	\$10,000	\$10,000
Computer Fraud & Funds Transfer Fraud*	N/A	\$5,000	\$5,000
Credit Card Slips	\$10,000	\$10,000	\$10,000
Delivery Errors and Omissions Coverage	\$10,000	\$10,000	\$10,000
Employee Dishonesty	Customer's Property Included	Customer's Property Included ERISA Coverage	Customer's Property Included ERISA Coverage
Fine Arts*	\$25,000	\$25,000	\$25,000
Food Contamination	\$10,000 Expenses / BI \$3,000 Advertising Expense	\$10,000 Expenses / BI \$3,000 Advertising Expense	\$10,000 Expenses / BI \$3,000 Advertising Expense
Identity Fraud Expense Coverage	N/A	\$25,000	\$25,000
Increase in Rebuilding Expense Following Disaster	N/A	N/A	\$10,000
Lock Replacement	\$1,000	\$1,000	\$1,000
Merchandise Withdrawal Expenses Coverage	\$25,000	\$25,000	\$25,000
Money and Securities*	N/A	\$10,000 On Premises \$5,000 Off Premises	\$10,000 On Premises \$5,000 Off Premises
Off-Premises Interruption of Business - Vehicle & Mobile Equipment	N/A	N/A	\$10,000
Ordinance or Law - Equipment Coverage	Included	Included	Included
Outdoor Property	General BOP	\$10,000 / \$30,000 / \$25,000 / \$80,000	\$10,000 / \$30,000 / \$25,000 / \$80,000
Products-completed Operations Hazard	N/A	Expanded	Expanded
Reward Payment**	\$5,000 Information \$5,000 Return of Property	\$5,000 Information \$5,000 Return of Property	\$5,000 Information \$5,000 Return of Property
Spoilage*	\$10,000	\$10,000	\$10,000
Utility Services - Direct Damage*	N/A	\$10,000	\$25,000
Utility Services - Time Element*	N/A	\$10,000	\$25,000
Water Back-up and Sump Overflow*	N/A	\$5,000 Covered Property \$5,000 Business Income & Extra Expense	\$10,000 Covered Property \$10,000 Business Income & Extra Expense

TARGET CLASSES

- BANQUET HALLS
- CAFES
- CAFETERIA STYLE
- BUFFETS
- CATERING SERVICES
- CONCESSION STANDS
- DELICATESSENS
- DONUT SHOPS
- FAMILY RESTAURANTS
- FAST-FOOD FRANCHISES
- FINE-DINING
- ICE CREAM PARLORS
- PIZZA SHOPS
- SANDWICH SHOPS
- SNACK BARS
- TAKE-OUT ONLY