

Business Interruption Coverage for Food Borne Illness Outbreaks

Hospitality Highlight Sheet

- A.M. Best "A" Rated Carrier
- Coverage responds to:
 - Premises Contamination
 - Accidental Contamination
 - Malicious Contamination
 - Impact from publicity of an actual or alleged outbreak
- Coverage provides:
 - Business Interruption, which replaces the stores lost profits, and Incident Response Expenses (Extra Expenses), including:
 - Extra staffing to address a crisis
 - Costs to remove contaminated product from the facility
 - Expert and immediate Crisis Management Services, including:
 - Customer/Crisis Information Line
 - Unique blend of industry experience in Pathology, Microbiology, Marketing, Communications, Agricultural Science, Statistical Process Control and Total Quality Control
 - Proactive, well-coordinated, cohesive operating team with solutions specific to client's needs
 - Assistance with restoration of community reputation, effective marketing and media control
- Additional Policy Features:
 - NO DEDUCTIBLE applies to Crisis Management Services
 - Day 1/Dollar 1 coverage after 7 day/10% revenue reduction Waiting Period is met
 - No 12-month waiting period to complete final loss adjustments
 - Limits up to 75M available
 - 3 or 6-Month Period of Restoration / Rehabilitation
- Sublimits Available:
 - Supplier-Caused Outbreaks
 - Extortion
- Simple 2-page application!

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