

TRADE NAME  
RESTORATION

**TNR**<sup>®</sup>  
PROGRAM

▶ highest market capacity of  
\$145M per trade name

▶ 24/7 crisis management

▶ inoculations, vaccinations,  
and testing coverages

▶ no waiting period or loss  
threshold

▶ no shut down required to  
trigger coverage

▶ up to 18 month period  
of restoration

▶ automatic addition of  
new locations (through policy  
year for the same trade name)



800.761.7547



UNDERWRITING@PLISINC.COM



WWW.PLISINC.COM

# food borne illness

Coverholder at **LLOYDS**

LONGEST RUNNING FOOD BORNE ILLNESS  
BUSINESS INTERRUPTION INSURANCE  
SINCE 1998

## A FOOD-BORNE ILLNESS OUTBREAK CAN HAPPEN TO ANY TRADENAME...

Your restaurant could have the following situation:

- A sick employee contracts a pathogen, such as **Hepatitis A**, outside of the restaurant, and there are NO sick customers, NO other sick employees and NO actual food contamination.
- The presence of a sick employee is enough for the Health Department to make a media announcement of a possible contamination (even without definitive proof of food contamination). Consumers are urged to seek medical treatment/shots.
- This directly affects your bottom line and potentially your revenues and expenses.

## EXPOSURES:

Restaurants have risks specific to food that other businesses do not:

- **Hepatitis A**
- **E - Coli**
- **Salmonella**
- **Shigella**
- **Norovirus**
- **And Even More...**

## COVERAGE RESPONDS TO:

- **Trade Name Trigger**<sup>®</sup> (if an Insured's location(s) operate under the same trade name as an uninsured location that experiences a food-borne illness event, & revenues at the Insured's location are affected because of it, coverage will respond.)
- **Food Borne Illness Outbreaks** (Accidental/Malicious Contamination)
- **Supplier Caused Outbreaks**

## COVERAGE PROVIDES:

- **Exclusive Access to Crisis Management Services**, a valuable resource including:
  - 24/7 crisis expert helpline for insured
  - Assistance with health department interaction, regulatory requirements, effective marketing, and restoration of community reputation & media control
  - Toll free customer helpline/outbreak response
  - Proactive food safety tools, guidelines and notifications to insureds
  - Proactive notification of nearby outbreaks or recalls
- **Income Stabilization** (Business Interruption)
- **Extra Expenses** including overtime of regular staff, hiring temporary staff, removal of contaminated product, cleaning & other mitigation related expenses
- **Marketing Expenses** including custom design community campaigns, promotions & social media\*
- **Recall Costs** including disposal, removal & replacement of contaminated food products from any/all affected locations



## YOU NEED A PRODUCT THAT **WILL RESPOND!**



### Have Your Agent Contact Us

Professional Liability Insurance Services<sup>®</sup>, Inc. (PLIS<sup>®</sup>, Inc.)  
Underwriting Facilities

\*With Underwriter prior written approval

This document is issued as an aid to assist you in the overall understanding of the Policy. This is not part of the insurance contract and confers no rights upon you. This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance purchased, it is Underwriters' assumption that you read the policy, declarations page and any endorsements, and discussed with your broker. Actual terms and conditions may be amended by endorsement or affected by state laws. © Copyright PLIS<sup>®</sup>, Inc. and its licensors. All Rights Reserved.