



P.R.E.

## PANDEMIC RESPONSE ENDORSEMENT

Introducing a **NEW** Pandemic Insurance Coverage for the Hospitality Industry including Restaurants. The **Trade Name Restoration® Policy (TNR®)** from **Certain Underwriters @ Lloyd's** is now offering pathogen coverage that addresses over 20 diseases. This coverage functions with the TNR policy, providing business interruption and extra expenses for a **Pandemic Event** as a result of an **Epidemic** as declared by the CDC (*Center for Disease Control & Prevention*) or WHO (*World Health Organization*) in which;



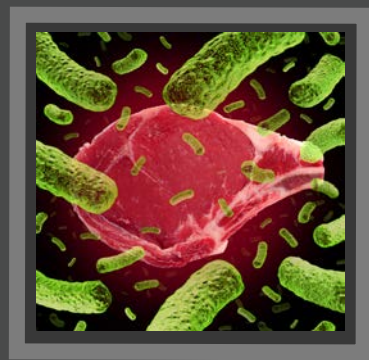
**An Infected Person** (as diagnosed by a physician) has visited your **Covered Location** (restaurant) while carrying the pathogen;

**OR**

The establishment has been shut down by a **Public Health Authority**, whether individually or as part of an area wide multi-business shut-down.

This Pandemic Endorsement includes business interruption coverage and incident response expenses such as cleaning and mitigating and crisis management services.

The **TNR® Program**, developed in 1999 is an essential component of an insurance plan for the hospitality industry. Most standard PC/CGL policies do not trigger for food borne illnesses or pandemic perils since they do not actually consider an illness as "physical damage".



### TRADE NAME RESTORATION® POLICY FOOD BORNE ILLNESS INSURANCE

Coverage Features:

- Triggered by Malicious or Accidental Food Borne Illness Contamination
- Adverse Publicity involving the same Trade Name (available)
- Business Interruption
- Extra Expenses including staff overtime, temporary staff, removal of contaminated product, cleaning and advertising expenses

This flyer is not intended to be a representation of coverage nor does it amend, extend or alter any coverage afforded by any policy issued. All coverage features are still subject to individual underwriting and certain coverage features may be restricted. Further, for the Pandemic Event Endorsement, coverage is limited to a specific Covered Location(s) as endorsed and there is no trade name trigger. For a complete understanding of any insurance purchased please read the policy, declarations page and any endorsement(s) and discuss with your agent. Actual terms and conditions may be amended by endorsement or affected by state laws. No part of this brochure may be reproduced, altered or utilized in any form or by any means, electronic or mechanical including photocopying, recording or by any information storage or retrieval system without permission in writing from PLIS, Inc. © Copyright PLIS®, Inc. and its licensors. All Rights Reserved.

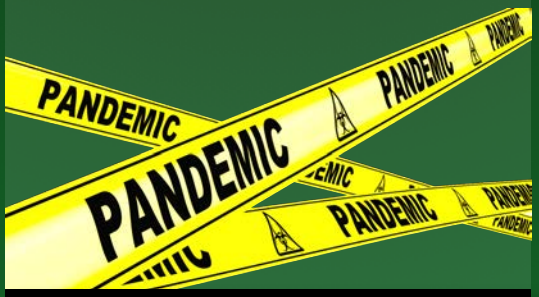
## HOSPITALITY & RESTAURANT COVERAGE

### 20+ DISEASES:

- AVIAN FLU
- BUBONIC PLAGUE
- DIPHTHERIA
- EBOLA
- HAND FOOT & MOUTH
- HPV
- LEGIONELLOSIS
- LEPROSY
- MALARIA
- MEASLES
- MENINGOCOCCAL
- MONKPOX
- MUMPS
- PERTUSSIS
- POLIO
- RABIES
- ROTAVIRUS
- RUBELLA
- SARS
- SMALLPOX
- SWINE FLU
- TUBERCULOSIS
- VARICELLA
- YELLOW FEVER
- ZIKA

OR AS DESIGNATED BY UNDERWRITERS

Pandemic Endorsement  
Available with  
**TRADE NAME  
RESTORATION® POLICY**  
FOOD BORNE ILLNESS INSURANCE



Professional Liability  
Insurance Services, Inc.  
Underwriting Facilities

**P: 800.761.7547**

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