Boost Your Establishments Immunity with PANDEMIC INSURANCE COVERAGE

The 2014 US Ebola cases had many insurance carriers making changes such as specific exclusions for Ebola and/or other communicable diseases.

If a restaurant is identified as having an Infected Person on premises, what lines of coverage will respond, and what coverages will they provide? Non-insurance professionals may expect their existing standard lines of insurance to trigger for a disease outbreak scenario. A closer look may have them reconsidering.

Trade Name Restoration® (TNR®), the policy issued by Certain Underwriters at Lloyd's covering restaurants against food borne illness losses since 1998, has rolled out an endorsement that will cover non-food related outbreaks. The **P.R.E. - Pandemic Response Endorsement** provides business interruption and extra expense in the event of an outbreak**.** TNR's innovative coverage specifies ***more than 20 different diseases*** that are covered under this endorsement.

It is human nature to fear what we cannot understand. Restaurants that have a brush with foodborne or pathogen-related contamination experience reputational and financial damage while struggling to meet the demands of rigid Public Health Authorities. Trade Name Restoration with Pandemic Coverage offers a solution. The TNR policy will respond to foodborne contamination while the Pandemic Coverage will react to non-foodborne disease outbreaks such as the Ebola Virus. This two part coverage affords strong defense against microscopic, but deadly threats.

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This article 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 2015. PLIS®, Inc. and its licensors. All Rights Reserved.