

TRADE NAME  
RESTORATION

**T N R**<sup>®</sup>  
PROGRAM

▶ highest market capacity of  
\$111M 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)



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# 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** TRADE NAME...

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, cleaning costs & other mitigation related expenses
- **Marketing Expenses** including custom design community campaigns, promotions & social media\*



## 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

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