



Business Interruption Coverage for Food Borne Illness Outbreaks

\$125,000,000 IN CAPACITY AVAILABLE

Restaurant Industry

Trade Name Restoration® (TNR®) Coverage Responds to:

- Food Borne Illness, Accidental & Malicious Contamination
- Impact from publicity of an actual or alleged outbreak involving the same Trade Name
- Workplace Violence incidents (per location coverage)
- Extortion Threats
- Product Recalls of Manufacturing entities owned by Insured (available as a part of TNR policy OR on a stand alone basis)

Coverage Provides:

- Business Interruption
- Incident Response Expenses (extra expenses), including:
 - Overtime of regular staff & hiring temporary staff
 - Costs to remove contaminated product from the restaurant
 - Other mitigation related expenses such as cleaning
- Advertising Expenses:
 - Couponing
 - Specials
 - Community Campaigns
- Costs of inoculation, vaccinations and testing for employees and customers
- Expert and immediate crisis management services, including:
 - 24/7 customer/crisis helpline
 - Proactive & cohesive operating team with solutions specific to client's needs
 - Assistance with health department staff, regulatory requirements, effective marketing, restoration of community reputation & media control

Additional Program Features Available:

- Coverage extends to international locations owned by entities domiciled in the US or Canada
- Full policy limits for adverse media
- Loss of royalty revenue for franchisors
- Separate programs for CORPORATE & FRANCHISEES
- No 10% threshold required to trigger coverage (no waiting period)
- Up to 18 months period of restoration / rehabilitation
- Coverage available for both Supplier and Restaurant caused events
- Full policy limits for malicious contamination caused by products extortion threats
- Coverage extends to new, reported locations
- No per location limits (at underwriters discretion)
- No 12 month waiting period for loss adjustment



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