

Distinguished.

PRIMARY HOSPITALITY



**Outstanding value, service
and expertise.**

Distinguished Restaurant Program

You'll be able to serve all your clients' coverage needs from a single source: Property, General Liability, Liquor Liability, EPLI, Umbrella, Business Owner's Policy (BOP), Cyber, and other product enhancements.

Eligible Restaurant Types:

- Fine Dining
- Fine Dining Casual
- Family/Casual Dining
- Fast Casual
- Wine Bars
- Off-Premises Caterers
- Ghost Restaurants

We are also happy to consider:

- New Ventures
- Sushi & Raw Bars
- Hibachi-style
- BBQ



A+XV Exclusive
Rated Paper



One-Stop Shop
For Restaurants



National Coverage*
Local Expertise

*Package is not available in AK

**With over 30 years of industry
experience, our team understands
the unique needs of your restaurant
clients.**

Let's get your Restaurant Clients Covered.

Restaurant Package

The Distinguished Restaurant Package brings together all the coverages your clients need including Property, General Liability, Liquor Liability, EPLI, and Cyber.

Features:

- Hospitality Plus Endorsement – specialized restaurant coverages included
- Employment Practices Liability and Cyber coverage available for most accounts
- Liquor Liability included in the package in most states
- New ventures eligible with prior experience
- Auto (hired/non-owned, valet)
- Umbrella up to \$5M eligible with package carrier
- Building or just improvements & contents
- Customizable enhancement endorsement
- Flood and Quake options in some cases

Business Owner's Policy (BOP)

The Distinguished BOP for restaurants includes key protections such as business income loss, spoilage, and liquor liability. Brokers can now submit BOP business at their convenience through the [Broker Connect portal](#).

Features:

- Business Income for Off-Premises Utility
- Services – \$25,000 limit
- Food Contamination – \$10,000 limit + \$3,000 advertising expenses
- Identity Fraud Expense – \$25,000 limit + \$5,000 advertising expenses
- Spoilage – \$15,000 limit
- Employee Dishonesty – \$10,000 limit
- Back-Up of Sewers and Drains – Direct Damage – \$20,000 limit
- Liquor liability included based on individual risk eligibility

Restaurant Umbrella

Umbrellas are for extra protection when the unforeseeable happens. Our high excess limits provide outstanding value for insureds that require additional coverage.

Features:

- Limits from \$5M to \$130M to satisfy any restaurant
- Admitted, A.M. Best A rated carriers
- Competitive pricing and low minimum premiums
- Responsive service and 24 hour direct-to-issue binding confirmation
- No shared limits
- Follow Form Liquor Liability (subject to separate liquor limit and underwriting approval)
- No Self Insured Retention
- Per Location Aggregates (subject to underlying insurance)
- Available in all 50 states

Cyber for Restaurants

If you're a small business, especially a restaurant, it's almost inevitable that at some point, you'll be the target of a cyberattack. Luckily, best-in-class cyber protection is easy to get.

Features:

- Limits up to \$1M available upon request
- Retention as low as \$5,000
- Coverage provided by an industry leader in Cyber coverage
- Competitive minimum premiums
- First-party and third-party Cyber Liability
- Business Interruption and Cyber Extortion coverage
- Notification Expense covered outside the limit of liability
- e-Crime coverages included

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend on the policy in effect and its governing terms, conditions, exclusions and the facts of each situation. Please refer to the policy forms for specific coverage details. Insurance coverage may not be available in every jurisdiction.

