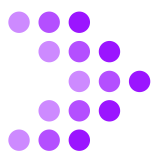


Distinguished.

PRIMARY HOSPITALITY



Outstanding value, service and expertise.

Restaurant Umbrella Insurance

Our high excess limits provide outstanding value for insureds that require additional coverage.

- \$140M Limits
- Available Nationwide
- All Admitted Carriers

Let's get your Restaurant Clients Covered.



Restaurant Umbrella was Designed For:

- Upscale Dining restaurants
- Fine Dining restaurants
- Casual with full table service
- Family Dining
- Fast Casual restaurants
- Wine Bars

We'll Consider:

- New ventures with experience
- Sushi & raw bars
- Hibachi-style cooking exposure
- Incidental bakery, market, retail or entertainment exposure
- Higher liquor/food ratio for wine bars
- Ghost restaurants



Who's the Ideal Client for the Distinguished Restaurant Umbrella?

Fine Dining
Family Dining
Fast Casual
Wine Bar
Off-Premise Caterers

No more than 45% of
receipts from liquor
(higher ratios for
wine bars)

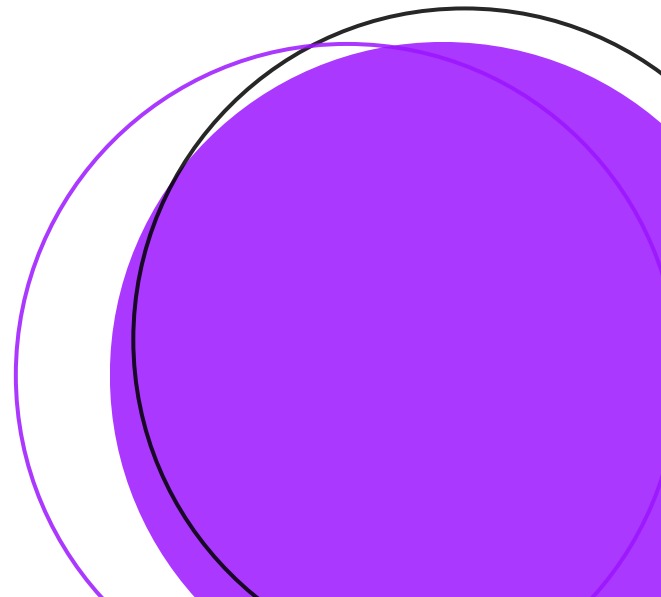
500k
Annual Receipts

Key Advantages:

- 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
- Access to experts with over 30 years of industry experience

Coverage & Limits:

- Limits from \$5M to \$140M to satisfy any restaurant
- No Self Insured Retention Per Location Aggregates (subject to underlying insurance)
- Follow Form Liquor Liability (subject to separate liquor limit and underwriting approval)
- Available in all 50 states





Why Distinguished?



High-Limits, Already Built

It's ready, no need to DIY a solution



Simple and Fast

24 hour direct-to-issue binding confirmation



Outstanding Value

For affordable peace-of-mind



Dedicated Claims

With restaurant expertise

**For more information,
please contact:**

Alex Montclair

amontclair@distinguished.com

203.606.6580

Distinguished benefits you can count on.



**WORLD-CLASS
EXPERTS**



**UNMATCHED
SOLUTION**



**PROGRAM
STABILITY**

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.

Find out more information on www.distinguished.com

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