

# TRADE NAME RESTORATION SM

## Just when everything was going so well ...

a restaurant or hospitality entity experiences a loss of income from a food borne illness. Even a restaurant/hospitality entity can suddenly be trapped in an infectious health situation or media event that ends up completely out of control. While only one location may be involved, our experience shows even locations with the same trade name in the same general area can be affected by closures or media announcements causing:

- Adverse media exposure and peak season impact
- Long term damage to the company's trade name
- Potentially devastating financial impact and revenue loss
- Loss of market share
- Serious damage to business and community reputation
- A possible business closure

Traditionally, Commercial Property business interruption coverage will activate for a "fire loss" but NOT for a loss of business income from a food borne illness.

Food Borne Illness Perils	Business Interruption (TNR <sup>SM</sup> )	Commercial Property/ Liability
Media Caused - BI	Yes	No
Profit Loss	Yes	No
Accidental/Malicious Contamination	Yes	No
Restoration of Trade Name	Yes	No
Continuing Expenses	Yes	No
24/7 Crisis Management	Yes	No
Injury Costs	No	Yes
Defense Costs	No	Yes
Judgments	No	Yes

Commercial Property / Liability and Trade Name Restoration (TNR) are two separate coverages when it comes to food borne illness issues.

Norovirus

Shigella

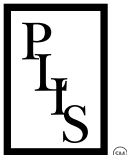
Hepatitis A

E-Coli

Salmonella

Just to name a few...

Contact PLIS<sup>SM</sup> for more information



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