

TRADE NAME RESTORATION® (TNR®)

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**BUSINESS INTERRUPTION COVERAGE FOR
FOOD BORNE ILLNESS –
*RESTAURANTS & HOSPITALITY***

THESE INDUSTRIES MAY NEED MORE THAN JUST “TRADITIONAL” COVERAGES

Policy	Coverage
Property	Replacement of building, contents and time element (extra expense including loss of profit)
General Liability	Guest injury or illness from products or premises
Workers Comp	Employee illness or injury from employment
Contingent BI	Time Element - expenses and lost profit from “other” events (ie: food borne illness)

CUSTOMERS QUICKLY QUIT COMING TO RESTAURANTS WHEN THE MEDIA “HYPES” A FOODBORNE ILLNESS OUTBREAK



Standard Business Interruption policies trigger with physical damage-like fire (not food borne illness)



Revenue decreases without physical loss in a food borne illnesses event



TNR – Business Interruption Loss triggers for food borne illness peril (filling in the CGL coverage gap)

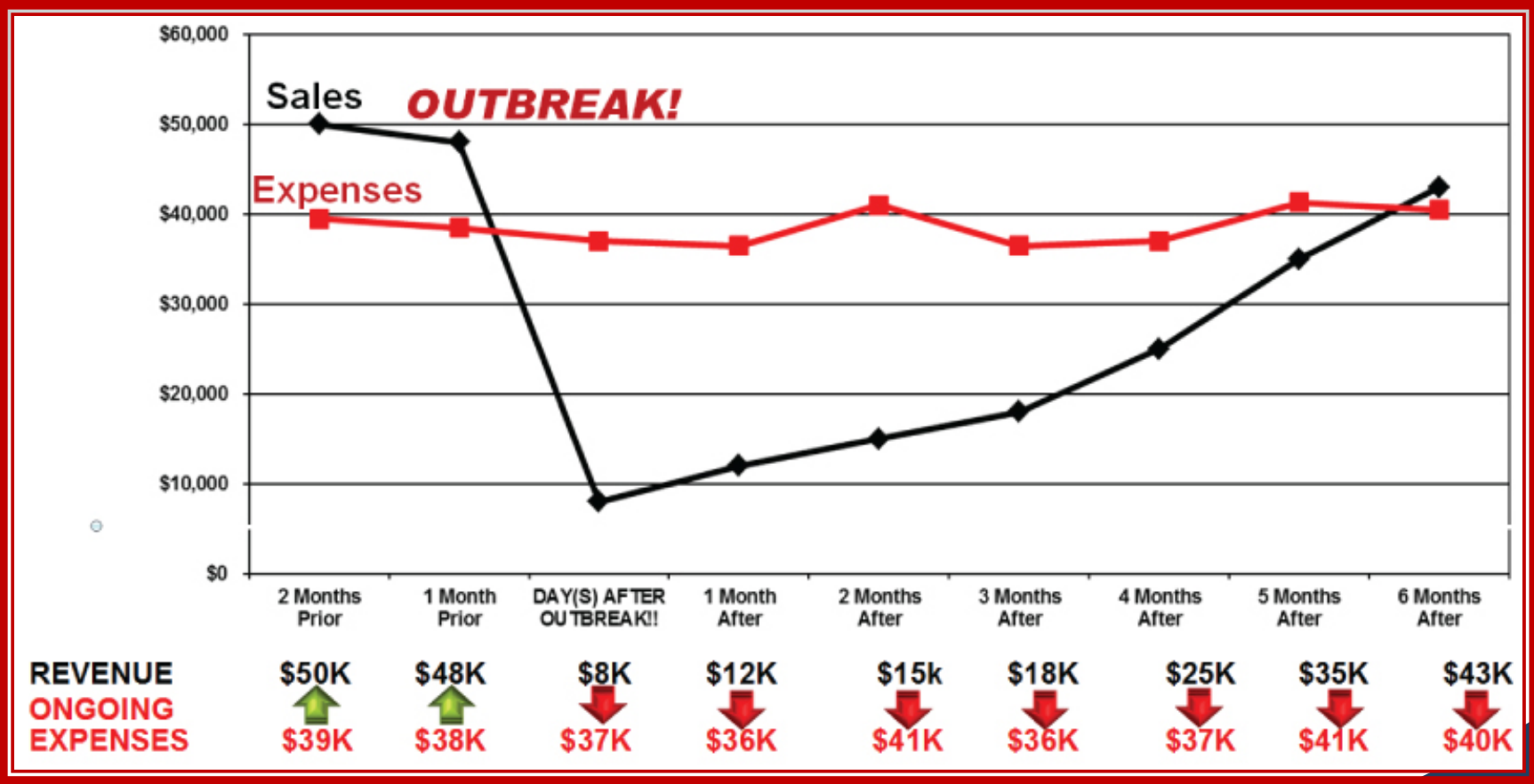
CONTINGENT BUSINESS INTERRUPTION (TNR) AND GENERAL LIABILITY ARE TWO SEPARATE POLICIES WHEN IT COMES TO FOOD BORNE ILLNESS (PERIL)

PROPERTY CASUALTY/GENERAL LIABILITY DOES NOT NECESSARILY ADDRESS THE BUSINESS
INTERRUPTION OR LOST INCOME IMPACT OF A FOOD BORNE ILLNESS INCIDENT.

Restaurant	Contingent Business Interruption (TNR)	P&C/GL
Accidental Contamination - Biological, Chemical & Physical	Yes	No
Malicious Contamination - Biological, Chemical & Physical	Yes	No
Public Announcement (Food Borne Illness)	Yes	No
Loss of Profits	Yes	No
Advertising Expenses	Yes	No
Continuing Expenses	Yes	No
Immediate 24/7 Crisis Management	Yes	No
Injury Costs	No	Yes
Defense Costs	No	Yes
Judgments	No	Yes

Coverage Applies to Insured Trade Name Locations (Trade Name Trigger)

REVENUE IMPACT: *EFFECTS OF AN OUTBREAK*

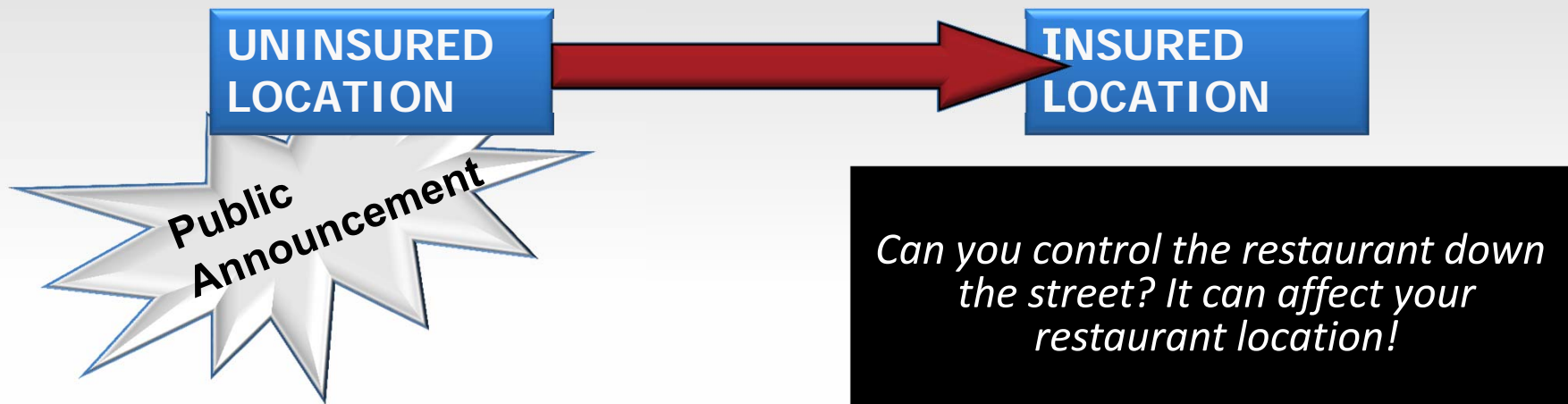


ONGOING EXPENSES INCLUDE, BUT ARE NOT LIMITED TO, RENT, UTILITIES, INSURANCE, ROYALTIES AND LABOR.

IT DOES NOT INCLUDE THE EXTRA EXPENSES A COMPANY WILL INCUR DURING AN OUTBREAK.

RESTAURANT/HOSPITALITY INDUSTRIES NEED MORE THAN THE TRADITIONAL LOCATION/EVENT SPECIFIC COVERAGE

THE GROWTH IN RECOGNIZED BRAND NAMES HAS MADE THE NEED FOR A “TRADE NAME TRIGGER” VITALLY IMPORTANT TO THE RESTAURANT INDUSTRY



COVERAGE IS NEEDED FOR PUBLIC ANNOUNCEMENTS (FOOD BORNE ILLNESS) CAUSED BY TRADE NAME LOCATIONS NOT OWNED BY INSURED

Event Example - Trade Name Trigger Impacted MANY Locations, not just the one Affected



From an overall perspective, with one West Coast event, all 1300+ locations were impacted regardless of whether it was a franchisee contamination issue, or insured/uninsured location issue

SPECIALTY RISK MANAGEMENT®, INC. (SRM®)

SRM IS A NATIONAL, INDEPENDENT CRISIS MANAGEMENT CONSULTING ORGANIZATION THAT SPECIALIZES IN CONTROLLING LOSSES AND INCLUDES A 24/7 IMMEDIATE HELP-LINE ...

NO DEDUCTIBLE APPLIES!



SINCE 1998

SRM, IN CONJUNCTION WITH THE INSURANCE PRODUCT, WORKS TO CONTROL LOSSES, MITIGATE DAMAGES AND AVOID MEDIA EVENTS

RESTAURANT, HOSPITALITY & RECALL CRISIS MANAGEMENT

*SRM is a closely integrated team, not separate contractors.
In contrast, Hiring outside sources in multiple areas does not create an effective crisis management team.*

SRM's Specialties Include:

- Food Law
- Public Health Law
- Communicable Disease/Pathology
- Media/Spokesperson
- Marketing Response
- Customer Response
- Employment Practices
- Business Recovery
- Stakeholder Coordination

