

food borne illness

LONGEST RUNNING FOOD BORNE ILLNESS BUSINESS INTERRUPTION INSURANCE

SINCE 1998

▶ highest market capacity of \$145M per trade name

▶ single location policies & large corporate/franchisee programs available

▶ no waiting period or loss threshold

▶ 90 day reporting tail

▶ automatic addition of new locations (through policy year for the same trade name)

▶ 18 month period of restoration

▶ coverage extends to international locations (domiciled in the U.S./Canada)

COVERAGE RESPONDS TO (no shut down required to trigger coverage):

- **Food Borne Illness Outbreaks** (Accidental/Malicious Contamination)
- **Trade Name Trigger[®]** (if the insured's location shares the same trade name and revenues are affected by an outbreak, coverage is triggered, even if the outbreak did not occur at the insured's location)
- **Supplier Caused Outbreaks**
- **Suspected/Alleged Outbreak Accusations**
- **Extortion Threats**

COVERAGE PROVIDES:

- **Income Stabilization** (Business Interruption)
- **Extra Expenses** including overtime of regular staff, hiring temporary staff, removal of contaminated product, cleaning & other mitigation related expenses
- **Advertising Expenses** including television/radio, couponing, specials & community campaigns
- **Recall Costs** including disposal, removal & replacement of contaminated food products from any/all affected locations
- **Exclusive Access to Crisis Management Services**, a valuable resource including:
 - 24/7 customer/crisis helpline
 - Proactive food safety tools, guidelines and notifications to insureds or nearby outbreaks or recalls
 - Assistance with health department interaction, regulatory requirements, effective marketing, restoration of community reputation & media control
 - Discretionary payments up to \$300K for services on an event that is later determined to be uninsured

ADDITIONAL COVERAGE OPTIONS AVAILABLE (Additional Premium May Apply):

- **Hospitality Coverage** (Premises & Chlorine Contamination/any entity that serves food)
- **Workplace Violence Event**
- **Costs of Inoculation, Vaccinations and Testing** (In Addition to the Policy Limits for Employees & Customers)
- **Pandemic Event**
- **Product Recalls** (Manufacturing Entities Owned by Insured)
- **Data Breach/Theft of Customer or Employee Data** (First Party Coverage)
- **Branded Products Endorsement**
- **Loss of Royalties Revenue** (Unique exposure to Franchisors)



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