

Few Reputational Harm Policies Include a Dedicated Crisis Management Team

Every insured receives Specialty Risk Management, Inc. (SRM) Services as a Result of Purchasing the Reputational Harm Coverage/Food Borne Illness Policy at NO ADDITIONAL PREMIUM

SRM Consists of Highly Certified Staff (ARM, CRM, SPHR, HACCP)

Master of Science in Food Safety

Extensive Knowledge of Food law, Public Health laws, HIPAA Privacy Laws

Understand the Response Systems at the Local & State Levels of the Health Departments (HD) & CDC

How Can SRM Revive & Protect Your Client's Restaurant?

The Sooner SRM is Aware of a Situation, the More Effective they Can Be!

- 1-800 Immediate Helpline Available 24/7
- Knowledgeable in Rapid Business Recovery Activities (staff effectiveness, media response, HD interaction)
- Educated in Food Borne Illness Symptoms, Pathology, Illness Time Periods, and Test Evaluations
- Review of Restaurant's Crisis Management Plan
- Proactive Email Notifications Sent Directly to Insured Advising of Regulatory Changes or Recalls (Hotspots)
- Successful History in Preventing Harmful Media Events and Reducing Recovery Costs
- Knowledgeable in Packaging and Supplier Regulations
- Ability to Provide Helpful Resources for Client's Including:
 - Early Warning Signs of a Food borne Illness/Media Event
 - Quick Crisis Reference Tools For Restaurant Managers (flip charts, pocket guides, and office manuals)
 - Emergency Procedures (power outage, water interruptions, sewer back-ups, safe food after a fire)
 - Tools and Guidelines When Employee/Guest has a Food Borne Illness
 - Restaurant Response Tools and Guidelines When Involved in a Product Recall
 - FDA's "Boil-Water" Advisory and Other Water Disruption Work Around Guidelines
 - Indemnification Agreement Samples and MORE...



**SRM is not the Insurance Carrier*

Reputational Harm Policy/Food Borne Illness Coverage Features:

- Business Interruption (loss of revenues)
- Extra Expenses (cost of marketing efforts, overtime of regular staff & hiring temporary staff, costs to clean and remove contaminated product from restaurant)
- Inoculations, Vaccinations & Testing (Outside the limits)
- Workplace Violence
- Extortion Threats & More...



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