

TRADE NAME
RESTORATION

T N R[®]
PROGRAM

▶ highest market capacity of
\$120M per trade name

▶ 24/7 crisis management

▶ inoculations, vaccinations,
and testing coverages

▶ no waiting period or loss
threshold

▶ no shut down required to
trigger coverage

▶ up to 18 month period
of restoration

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



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food borne illness

Coverholder at **LLOYDS**

LONGEST RUNNING FOOD BORNE ILLNESS
BUSINESS INTERRUPTION INSURANCE
SINCE 1998

A FOOD BORNE ILLNESS OUTBREAK CAN HAPPEN TO **ANY** TRADE NAME...

Your restaurant could have the following situation:

- A sick employee contracts a pathogen, such as **Hepatitis A**, outside of the restaurant, and there are NO sick customers, NO other sick employees and NO actual food contamination.
- The presence of a sick employee is enough for the Health Department to make a media announcement of a possible contamination (even without definitive proof of food contamination). Consumers are urged to seek medical treatment/shots.
- This directly affects your bottom line and potentially your revenues and expenses.

EXPOSURES:

Restaurants have risks specific to food that other businesses do not:

- **Hepatitis A**
- **E - Coli**
- **Salmonella**
- **Shigella**
- **Norovirus**
- **And Even More...**

COVERAGE RESPONDS TO:

- **Trade Name Trigger**[®] (if an Insured's location(s) operate under the same trade name as an uninsured location that experiences a food-borne illness event, & revenues at the Insured's location are affected because of it, coverage will respond.)
- **Food Borne Illness Outbreaks** (Accidental/Malicious Contamination)
- **Supplier Caused Outbreaks**

COVERAGE PROVIDES:

- **Exclusive Access to Crisis Management Services**, a valuable resource including:
 - 24/7 crisis expert helpline for insured
 - Assistance with health department interaction, regulatory requirements, effective marketing, and restoration of community reputation & media control
 - Toll free customer helpline/outbreak response
 - Proactive food safety tools, guidelines and notifications to insureds
 - Proactive notification of nearby outbreaks or recalls
- **Income Stabilization** (Business Interruption)
- **Extra Expenses** including overtime of regular staff, hiring temporary staff, cleaning costs & other mitigation related expenses
- **Marketing Expenses** including custom design community campaigns, promotions & social media*



YOU NEED A PRODUCT THAT **WILL** RESPOND!

Underwritten by certain underwriters at Lloyd's, Fidelis Underwriting Ltd.



Have Your Agent Contact Us

Professional Liability Insurance Services[®], Inc. (PLIS[®], Inc.)
Underwriting Facilities

*With Underwriter prior written approval

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