

food borne illness

LONGEST RUNNING FOOD BORNE ILLNESS
BUSINESS INTERRUPTION INSURANCE
SINCE 1998

Traditionally, Property & Casualty/General Liability and Contingent Business Interruption are separate coverages when it comes to food borne illness, but they go hand in hand.

A typical P&C/GL policy may cover the loss for the restaurants guests' injury or illness caused by their property or product, but WILL NOT address a loss in revenue due to the drop in customer foot traffic or the extra expenses associated with a food borne illness event.

The Trade Name Restoration[®] (TNR) Policy is an essential addition for restaurant protection.

| | P&C/GL POLICY | TNR [®] |
|----------------------|---------------|------------------|
| Income Stabilization | ✗ | ✓ |
| Extra Expenses* | ✗ | ✓ |
| Marketing Expenses** | ✗ | ✓ |
| Crisis Management*** | ✗ | ✓ |
| Injury Costs | ✓ | ✗ |
| Defense Costs | ✓ | ✗ |
| Judgments | ✓ | ✗ |

*Overtime of regular staff, hiring temporary staff, cleaning cost & other mitigation related expenses

**Custom design community campaigns, promotions, social media & more

***24/7 crisis expert helpline for insured; Assistance with health department interaction, marketing, and restoration of community reputation & media control; Toll free customer helpline/outbreak response & more



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

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