





POLICY HIGHLIGHTS

- Highest market limits of \$120M per trade name
- 24 Month Policy or Long Term Agreement available for qualified risks
- Rehabilitative Marketing Expenses 100% up to 18 months
- NEW Coverage Employee Continuing Wages during testing or exclusion from work due to infection
- NEW Secondary Vaccine Coverage (Definition 4.16 & Removed applicable Exclusion)
- NEW Coverage when Infestation causes a covered Incident (Exclusion 6.15 modified)
- Food-Borne illness Includes Actual or alleged illness suffered by Customers and / or Employees
- Suspected or Alleged Contamination coverage A high percentage of suspected / alleged contaminations never evolve into a media announcement
- Inoculations, Vaccinations, & Testing Outside the main policy limits
- No waiting period or loss threshold
- No shut down required in order for policy to respond
- 90 days after expiration to report an Incident that occurs within the Policy Period

ADDITIONAL COVERAGE OPTIONS (AP may apply)

- NEW Coverage Restaurant Equipment Expenses Endorsement
- Workplace Violence Endorsement (or Stand Alone Policy available)
- Hospitality Endorsement (i.e. grocery stores, hotels, etc.)
- Lost Royalty Income Endorsement
- Branded Product Lost Royalties Endorsement for Products your Client Manufacturers
- Product Recall Endorsement (or Stand Alone Policy available)

SRM CRISIS MANAGEMENT SERVICES

- Part 1 & 2 Unlimited Pre-incident Non-crisis Management*
- Part 3 Unlimited Crisis Management Services During Incidents/Crisis*
- ✓ Up to \$300K crisis Management expenses later determined to be uninsured events

*Refer to SRM Crisis Consulting Service flyer





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