



FARMERS[®]
BUSINESS INSURANCE



Insuring
your
Restaurant



The Special Restaurant Package designed for you!

Farmers offers you:

■ **Professional agents and underwriters, specialists in the restaurant industry**

Our agents and underwriters are highly trained professionals who specialize in providing insurance to restaurants. They know your unique insurance concerns and they understand your business.

■ **Competitive and flexible pricing**

We offer flexible pricing plans designed to reflect the distinct characteristics of your business, taking into consideration limits, coverage and deductible requirements, past loss experience and loss prevention efforts, and hazard control and safety protection features.

■ **The customized service you deserve**

You expect quality and value for your premium dollars. And that is what you will get – customized coverage accompanied by excellent service through professional, knowledgeable and responsive agents and claims representatives.

■ **Rewards for running a safe restaurant**

We can reduce your premium up to 15 percent if you have low losses.

Choose Farmers Primary or Premier Coverage Package

■ Property Coverages

	Primary Package Limits	Premier Package Limits
Buildings – Replacement Cost	\$ _____*	\$ _____*
Contents – Replacement Cost	\$ _____*	\$ _____*
Business Income	12 months actual loss sustained	12 months actual loss sustained
Machinery and Equipment BreakdownNot Available	.Included
Spoilage	\$2,500*	\$25,000*
Outdoor Signs	\$2,500*	\$5,000*
Computers and Data	\$5,000*	\$5,000*
Accounts Receivable	\$5,000*	\$5,000*
Valuable Papers	\$5,000*	\$5,000*
Personal Property Off Premises	\$5,000	\$5,000
Pollution Clean-Up	\$10,000	\$10,000
Outdoor Property (Trees, Shrubs, Plants, Antennas)	\$2,500†	\$2,500
Fire Department Service Charge	\$1,000*	\$5,000
Newly Acquired Buildings	\$250,000	\$250,000
Arson Conviction Reward	\$5,000	\$5,000
Fire Extinguisher Recharge	\$2,500	\$5,000
Lock ReplacementNot Available	\$1,000

■ Crime Coverages

Employee Dishonesty	\$1,000*	\$2,500*
Money and Securities	\$2,500*	\$5,000*
Forgery and Alterations	\$2,500	\$2,500

* Higher limits available † \$1,000 in Virginia

■ Liability Coverages

The following coverages are included in both Primary and Premier Coverage Packages
(Choose \$500,000, \$1,000,000 or \$2,000,000 per occurrence)

Premises and Operations	Spouse or Partners as Insureds
Products and Completed Operations	Liability for Newly Acquired Locations
Independent Contractor You Hire	Limited World-Wide Liability
Contractual Liability	Medical Payments (\$5,000 per person)
Owners Protective Liability	Supplemental Payments
Personal and Advertising Injury Liability	Tenants Legal Liability
Non-Owned Watercraft	

Other available coverages

Does your restaurant have unique exposures? Choose from among these optional coverages/products to customize your insurance.

■ Optional Property coverages:

- Earthquake – available in select areas
- Back-up of Sewers and Drains
- Contamination Shutdown – \$50,00
- Fine Arts Coverage
- Building Ordinance Coverage

■ Optional Auto coverages

- Hired and Non-Owned Auto
- Owned Auto Coverage*
- Garagekeepers (Valet Coverage for Customers' Autos)*

■ Optional Liability coverages

- Liquor Liability
- Employee Benefits Liability
- Employer's Liability (Stop Gap)*
- Additional Insureds

* Not available in all states



Umbrella coverage

No one ever expects to encounter a loss that exceeds the limits of their policy, but unfortunately in today's business environment losses of this size can and do happen. You read more and more about catastrophic losses and the high jury awards resulting from liability lawsuits. *Do you know if your current coverage offers sufficient protection against such events?* **Sometimes not knowing can be very expensive.**

As the name implies, Farmers Commercial Umbrella policy goes "over the top" of your existing business liability coverage, offering \$1 million or more of added financial security for your business.

Workers' Compensation

Farmers is constantly looking for ways to help reduce your insurance costs. We're working to reduce skyrocketing Workers' Compensation costs through managed care and fraud programs, highly trained claims personnel, and other services "custom-designed" to reduce your insurance costs.

Allow Farmers to provide your business and Workers' Compensation insurance, and you may be eligible for a reduced premium (available only in certain states). At Farmers, you'll find the best value for your insurance dollars. Check with us today for information.

Other coverages available

You can complete your business and personal asset insurance with these additional coverages from Farmers.

■ Flood insurance

■ Business Life

Simplified Employee Pension
Qualified Pension Plan
Partnership Insurance
Sole Proprietor Insurance
Stockholder Insurance

■ Personal Insurance

Autos
Home
Life
Umbrella



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