

Delivery is often not covered.

Other companies may offer insurance for restaurants, but most will not knowingly cover a delivery exposure. Regardless of whether a delivery driver is an employee or an independent contractor, or whether he was truly driving in the course of a delivery when an accident occurs, it is the rare Plaintiff's attorney who won't sue the restaurant - and sometimes only the restaurant. A few seconds of distraction, a poor decision behind the wheel, or hazardous weather conditions could result in a serious accident with significant injuries.

You can count on the insurance experts at Illinois Casualty Company to provide a protection plan that's custom-tailored to your business. This includes effective loss control that may be the difference between a fender bender that results in a minor claim and a catastrophic accident that leads to a multi-million dollar lawsuit.

So why take a chance that you'll be kicked to the curb by your current insurance coverage? Trust your restaurant to the insurance specialists at Illinois Casualty Company.

insurance program for delivery

ILLINOIS CASUALTY COMPANY

TOLL FREE: 800.445.DRAM (3726)

WWW.ILCASCO.COM

To find an Illinois Casualty Company agent in your area, go to [www.ilcasco.com](http://www.ilcasco.com)



Food & Beverage Insurance Specialists



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delivery

# Where do you turn now?

It is shaping up to be a busy Friday night and your main delivery driver called in sick. Your neighbor's teenage son is home from college and filled in at the last minute. He just called to tell you that he was involved in an accident at a busy intersection, and the other driver was placed in an ambulance. Your driver claims the accident was not his fault.

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Are you liable for the other driver's injuries? Will your current insurance coverage defend you if you are served with a lawsuit?

You remember saving money when you recently changed insurance carriers. Now is not the time to find out how good your insurance is.

## Talk to the restaurant insurance specialists.

Since 1950, Illinois Casualty has specialized in protecting restaurants like yours from a wide range of business, property, and liquor liability losses.

Our specialized knowledge of the food and beverage industry means we are uniquely qualified to provide you with the custom-tailored coverage your restaurant needs. We have experience covering all types of restaurants, including fast food establishments, franchises, delivery, and fine dining restaurants - just to name a few.

We understand areas of the restaurant industry that others don't, making us the preferred choice for insurance coverage. And while we're providing you with excellent coverage, we'll be giving you excellent service, too.

This material provides a brief overview of insurance protection that may be provided by Illinois Casualty Company. Coverage is subject to the terms of the actual insurance policy or policies issued. Please contact your insurance agent with questions.



### PROPERTY COVERAGES

**Buildings**  
**Business personal property**  
**Tenant's improvements and betterments**

### COVERAGES INCLUDED AUTOMATICALLY

**Business income** - Actual loss sustained with no waiting period  
**Equipment breakdown**  
**\$5,000 for unscheduled buildings**  
**Sewer backup**  
**Collapse**  
**Personal effects of customers**  
**Your business personal property off-premises**  
**Accounts receivable**  
**Valuable papers**

### OPTIONAL COVERAGES AVAILABLE

**Spoilage**  
**Food contamination**  
**Earthquake** - With business income at actual loss sustained  
**Employee dishonesty**  
**Business income loss due to off-premises power interruption**  
 Includes overhead transmission lines and 6-hour disappearing waiting period

### SERVICES AVAILABLE

**Server training and food safety education courses**  
 Available in-person and online  
**Flexible billing plans**  
**Multiple payment options**  
**Onsite inspection**

### LIABILITY COVERAGES

**Premises and operations**  
**Products**  
**Assault and battery**  
**Defense costs outside of limit**  
**Cyber Liability**

### OPTIONAL COVERAGES AVAILABLE

**Non-owned auto for delivery exposure**  
**Employment Practices Liability Insurance (EPLI)**  
**Athletic participants for scheduled activities**

### LIQUOR LIABILITY

**No annual aggregate limit of insurance**  
**Broadened definition of "your premises"**  
**Statutory and common law**  
**Defense costs outside of limit**  
**Premises owner included as an insured**

### OTHER LINES OF BUSINESS

**Workers compensation**  
**Umbrella liability**

### DISCOUNTS AVAILABLE

**Endorsed association membership**  
**Security cameras**

