

We're the restaurant specialists.

Other companies may offer restaurant insurance, but most lack the knowledge of the food and beverage industry that we have. In fact, our experience and commitment to our customers have made us a preferred insurance provider in the restaurant industry. Customer service isn't just a department at Illinois Casualty Company, it's an attitude.

You can count on the insurance experts at Illinois Casualty to provide a protection plan that's custom-tailored to your business.

So why take a chance that you'll get "burned" with your current insurance coverage? Trust your restaurant to the insurance experts at Illinois Casualty Company.

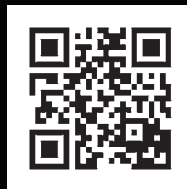
# restaurant insurance program

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



Illinois Casualty  
Company

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# restaurants

# Where do you turn now?

It's a busy Friday night in your restaurant. Your hostess finds you shortly before 10 p.m. and is visibly upset. She says a patron's family is claiming that he slipped and fell on something near his table. After checking with your staff, several servers note walking through that area shortly before the incident and not seeing any spills. You're left standing with the threat of a lawsuit and the possibility of hefty financial damages.

Will your insurance fight on your behalf? And if you're found liable, will you be covered? 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**
- Protection of property**
- 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**
- Athletic participants for scheduled activities**
- Employment Practices Liability Insurance (EPLI)**

### 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**

