

your own

Restaurant Policy

Red River
Mutual 
make it your own.

▶ The Prairies boast some of the best restaurants in the country. We should know, we're fortunate enough to live and work here too.

Red River Mutual is owned by its policyholders. We invite you to own a piece of our company by allowing us to protect yours.

Ask your Broker to explain all of the extra coverages packed into **Your Own Restaurant Policy.**





APPLICABLE EXTENSIONS

Every Red River Mutual commercial package includes an additional bundle of more than 50 extensions that provide over \$1,000,000 in extra coverage to meet your unique business needs.

Below are some of the key extensions we added to Your Own Restaurant Policy:

- 3D Crime Coverage
 - Employee Dishonesty
 - Loss Inside the Premises
 - Loss Outside the Premises
 - Money Orders and Counterfeit Paper Currency
 - Depositors Forgery
 - Computer Theft and Funds Transfer
- Accounts Receivable
- Brands and Labels
- Building Bylaws
- Building Damage by Theft
- Contents at Temporary Locations
- Conviction Reward
- Debris Removal (In excess of the amount of insurance)
- Electronic Data Processing Equipment & Media Including Systems Breakdown
- Exhibition Coverage
- Exterior Building Glass
- Exterior Paving
- Extra Expense
- Fire Department Expenses
- Fire Suppression System Recharge
- **'Green' Environment Extension**
- Growing Plants Trees Shrubs or Flowers in the Open
- Inflation Protection
- Master Key / Lock Repair or Replacement
- Mortgage Rate Guarantee
- Newly Acquired Locations
- Newly Acquired Property
- Off-Premises Utilities Interruption
- Professional Fees
- Property in Transit
- Removal of Windstorm Debris
- Rental Reimbursement
- **'Safety Net' Clause**
- Sign Coverage
- **Stock Spoilage**
- Valuable Papers

CONSIDER ADDING THESE EXTRAS

- Equipment Breakdown
- Sewer Backup
- Flood
- Earthquake
- Actual Loss Sustained (Profits)

Restaurant