Increasingly common reports of foodborne illness outbreaks and the public's demand for safe food require greater care than ever in today's global marketplace. Whether it's a supplier or an on-site contamination, or a false report asserting that one of your restaurants is unsafe to visit, there are various incidents that can have a significant impact on your company's image and bottom line.

Starr Insurance Companies Restaurant Secure Insurance policy is designed to allow restaurant owners, franchisors, and franchisees to manage threats to their products, brands, reputation and financial sustainability. Restaurant Secure Coverage protects you from a wide range of potential events which could have a devastating impact on your business.

Target Risks

- Fast Food Restaurants
- Casual and Fine Dining
- Cafeteria and Catering

Coverages Available

- Insured Event Triggers: Accidental Contamination, Malicious Product Tampering, Insured Property Damage Extortion, Public Health Scare, Insured Security Crisis
- Covered Losses: Crisis Consultant Costs, Pre-Incident Consultant Costs, Investigation Expenses, Loss of Gross Revenue, Extra Expense, Insured Property Damage Extortion Costs, Withdrawal Costs, Rehabilitation Expenses, Replacement Costs

Additional Coverages Available

- Franchise Coverage
- Inoculations, Vaccinations and Testing Endorsement
- Forensic Accounting and Claims Services
- Additional endorsements available upon request

Limits

- Up to \$25,000,000
- Primary and Excess capacity available

Self Insured Retension (SIR) / Waiting Period

- Minimum SIR of \$25,000
- Varies depending on the risk profile

Highlights

- Worldwide coverage is available for U.S. based risks
- 24/7 Crisis Response Hotline
- 24/7 access to Starr retained consultant WorldAware (f/k/a Red24)
- Pre-incident Consulting Services available by WorldAware (f/k/a Red24)

Risk Management

Dedicated Starr Account Service Manager

Claims Services

Internal Claims Department

Reach out to Starr or visit starrcompanies.com
Contact our Crisis Management team at CrisisManagement@starrcompanies.com

Coverages described herein are underwritten by Starr Indemnity & Liability Company. Starr Insurance Companies is a marketing name for the operating insurance and travel assistance companies and subsidiaries of Starr International Company, Inc. and for the investment business of C. V. Starr & Co., Inc. and its subsidiaries. The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes only and does not provide any guidance regarding specific coverage available or any claim made thereunder. Any policy described herein will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact an insurance professional by sending an email to the address provided above.