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 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 Retention (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 Crisis24
- Pre-incident Consulting Services available by Crisis24

# Risk Management

Dedicated Starr Account Service Manager

#### **Claims Services**

Internal Claims Department

Reach out to Starr or visit starrcompanies.com

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