

RestaurantPro

INSURANCE COVERAGES
DESIGNED FOR THE
RESTAURATEUR



For Starters

In today's highly competitive restaurant business, you have more to worry about than insurance. We also realize that your business is very specialized and unique. At Portage Mutual we've developed an insurance package of coverages that are tailor-made with your unique needs in mind.

Our goal is quite simple

Together with your Professional Insurance Broker, we will provide you with **quality service** and **insurance value**.

You've made a large investment of time and money to create a successful business. Should a loss occur, we want to get you back in business as soon as possible to maintain your loyal customer base. Portage Mutual prides itself on providing superior claims service which is what you should expect from a company with over 120 years experience.

The Main Course

We've put together a menu filled with appetizing coverages certain to meet your impeccable tastes.

Property

- POED Broad Form, Replacement Cost
- 90% CO or Stated Amount
- 2%/5000 Co-Insurance Waiver

Crime

- Employee Dishonesty Coverage – Form A
- Loss Inside Premises Coverage
- Loss Outside Premises Coverage
- Money Orders/Counterfeit Paper Currency
- Depositors Forgery Coverage
- Credit Card Forgery

Liability

- Commercial General Liability-Occurrence Basis
- Tenant's Legal
- Personal Injury & Advertising Injury
- Medical Payments
- Employees as Additional Insured
- Incidental Medical Malpractice
- Cross Liability
- BF Property Damage
- Blanket Contractual Liability
- Non-Owned Auto
- S.E.F. 94, 96, 99
- Employee Benefits Liability Extension
- Employers Liability
- Contingent Employers Liability
- Broad Form Completed Operations

Included with your Meal

A delightful selection of complimentary extensions to satisfy any palate:

- Automatic Fire Suppression System Recharge Expense
- Fire Department Service Charges
- Restaurateur's Business Interruption Enhancement
- Business Interruption Actual Loss Sustained Profits Form
- Business Interruption Contingent Liability-Building By-Laws
- Interruption by Civil Authority
- Limited Contingent Business Interruption
 - (i) Neighbouring Premises
 - (ii) Contributing/Recipient Property
- Extra Expense – 100% 1st Month
- Consequential Loss Assumption with Off Premises Power
- Leasehold Interest (Rents)
- Blanket Glass
- Signs
- Fine Arts
- Professional Fees Including Cost of Preparing Proof of Loss
- Valuable Papers & Records
- Accounts Receivable
- Debris Removal
- "Building" Damage by Theft
- Building By-Laws
- Clean-up Expenses for on Premises Pollutants
- Automatic Inflation Protection
- Seasonal Automatic Increase
- Master Key Coverage
- EDP Equipment, Data, & Media Including In-Transit & Mechanical Breakdown
- Removal
- Property Away from Premises/In-Transit
- Newly Acquired or Newly Constructed Property
- Newly Acquired Building or Addition
- Business Contents at any Newly Acquired Location
- Newly Acquired Business Contents
- Business Contents Off Premises in the Custody of Sales Reps
- Exhibition Extension
- Growing Plants, Trees, Shrubs, or Flowers in the Open
- Personal Effects of Officers, Employees, & Customers
- Brands & Labels
- Reward
- Installation Floater
- Courier or Parcel Post

On the Side

Complete your experience with any of these options à la carte.

- Electrical & Mechanical Breakdown
- Flood
- Earthquake
- Sewer Back-up

For Dessert

A strong insurance plan is needed in our complex business world, a world that turns to the legal system more often than ever before to settle disputes. Because of this reality, we have created some helpful forms that can assist you in adopting loss prevention and control strategies with your staff.

Please ask your Insurance Broker for a supply of these Portage Mutual forms:

- Incident Report Form
- Interior Inspection/Maintenance Log Form
- Exterior Inspection/Maintenance Log Form
- Workplace Inspection Checklist

Incorporating the use of such forms can enable you to produce consistent documentation that may help provide some defense against a claim or lawsuit should one occur.

Please ask your Professional Insurance Broker to explain the benefits of purchasing a Restaurant Pro coverage package. We're certain you will not be disappointed.



Please contact Nicole Courwenberg for a quotation.
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