

*Choose from among these optional coverages/products to customize your restaurant insurance*



**FARMERS**  
BUSINESS INSURANCE

Gets you back where you belong.®

■ **Optional property coverages**

- Earthquake . . . . . Available in select areas
- Backup of sewers and drains . . . . . Up to \$50,000
- Contamination shutdown . . . . . \$50,000 business interruption/\$50,000 clean-up
- Earthquake sprinkler leakage . . . . . Up to property limits
- Fine arts coverage . . . . . As desired, to \$100,000
- Food-borne illness — business income . . . . . Franchises — maximum limit of \$100,000

■ **Optional liability coverages**

- Liquor liability\*
- Employee benefits liability
- Employers liability (stopgap)
- Additional insureds

■ **Optional auto coverages**

- Hired and non-owned auto coverage
- Owned auto coverage
- Garage keepers (valet coverage customers autos)\*\*

\*This coverage is required for all restaurants that sell alcohol. \*\*Not available in Virginia

■ **Employment Practices Liability Insurance**

Employment Practices Liability Insurance (EPLI) helps defend your business from employment-related lawsuits such as harassment, discrimination and wrongful termination. When you consider that these lawsuits each cost an average of \$100,000 to defend, it makes good business sense to add the coverage afforded by our EPLI policy.

■ **Umbrella coverage**

No one ever expects to encounter a loss that exceeds the limits of their policy, but unfortunately, in today's business environment, liability lawsuits – resulting in large jury awards – can and do happen. Do you know if your current insurance offers sufficient coverage against such events? As the name implies, Farmers Commercial Umbrella goes “over the top” of your existing Farmers business liability coverage, offering \$1 million or more of added financial security for your business.

■ **Workers' Compensation**

Farmers is constantly looking for ways to help manage your insurance costs. We're working with you to reduce skyrocketing Workers' Compensation costs through FarmersCare® and anti-fraud programs, highly trained claims personnel, and other “custom-designed” services. Allow Farmers to provide your Business and Workers' Compensation insurance, and you may be eligible for a reduced premium (available only in certain states).

*Other available insurance and financial products*

■ **Business Life Programs**

- Qualified Pension Plan
- Partnership
- Sole Proprietor
- Stockholder/Key Person

■ **Personal Insurance**

- Auto
- Home
- Life
- Umbrella

■ **Flood Insurance**

■ **Surety Bonds**



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Los Angeles, CA 90051-2478

*farmers.com*

# Farmers® Restaurant Program





# A coverage program designed for your restaurant

## Farmers offers you:

### ■ A tailored restaurant insurance package

We offer you an enhanced, comprehensive restaurant insurance package tailored to address the unique needs and concerns of the restaurant industry.

### ■ Professional agents, underwriters and claims personnel — specialists in the restaurant industry

You expect quality and value for your premium dollars. And that is what you will get — our representatives are highly trained professionals who specialize in the insurance needs of our customers. They know your unique insurance concerns and they understand your business.

### ■ Competitive and flexible pricing

We offer flexible pricing plans designed to reflect the distinct characteristics of your business. We take into consideration limits, coverage and deductible requirements — as well as past loss experience and loss prevention efforts. We also consider your hazard control and safety protection features.

### ■ Rewards for running a safe restaurant

Based on favorable loss history, premium discounts may apply.

### ■ A Web site just for you!

**OneRestaurantPlace.com** committed to foodservice professionals — is the ultimate online resource for the restaurant industry. The site enables you to locate vendors, chat with your fellow restaurateurs, and to see what is going on in the culinary world with current trade news and events. Don't spend your time searching all over the Web for information on vital topics such as restaurant insurance, workplace safety, and employment practices — it's all here! Next time you're on-line visit **OneRestaurantPlace.com**. We're sure you'll give it rave reviews.



## Choose Farmers Primary or Premier coverage package

### ■ Property coverages

	Primary package limits	Premier package limits
Buildings – Replacement Cost	\$ _____	\$ _____
Contents – Replacement Cost	\$ _____	\$ _____
Tenants Improvements and Betterments	\$ _____	\$ _____
Business Income	12 mo. actual loss sustained 72-hour deductible	12 mo. actual loss sustained No waiting period
Equipment Breakdown	Not available	Included - full value
Spoilage	\$2,500*	\$25,000*
Outdoor Signs	Optional endorsement	\$5,000*
Computer/Media	Optional endorsement	\$10,000 for computer*/ 25% for media*
Accounts Receivable	\$5,000*	\$25,000*
Valuable Papers	\$5,000*	\$25,000*
Off Premises – Personal Property	\$5,000*	\$5,000*
Pollution Cleanup	\$10,000	\$10,000
Trees, Shrubs, Plants	Up to \$50,000	Up to \$50,000
Fire Department Service Charge	\$1,000	\$5,000
Fire Extinguishing Equipment Recharge	\$2,500	\$10,000
Lock Replacement	Not available	\$1,000
Newly Acquired Buildings	\$250,000	\$500,000
Newly Acquired Personal Property	\$100,000	\$250,000
Arson Conviction Reward	\$5,000	\$5,000
Inflation Guard	Included	Included
Customers Property	\$2,500	\$10,000
Premises Boundary	Within 1,000 feet of building	Within 1,000 feet of building
Brands and Labels	Not available	Included
Claims Expense Coverage	\$1,000	\$5,000
Building Ordinance (A, B and/or C)	Optional up to building values	Optional up to building values
Utility Service Time Element	Optional by endorsement	\$10,000*
Seasonal Automatic Increase	25% of business personal property limit	25% of business personal property limit

### ■ Crime coverages

Money and Securities	\$2,500*	\$5,000*
Employee Dishonesty	\$1,000*	\$10,000*
Forgery and Alterations	\$2,500	\$2,500

\*Higher Limits Available

### ■ Liability coverages

The following coverages are included in both Primary and Premier coverage packages (choose \$500,000, \$1,000,000 or \$2,000,000 per occurrence):

Premises and Operations	Tenants Legal Liability	Limited World-Wide Liability
Products and Completed Operations	Host Liquor Liability	Medical Payments
Independent Contractor You Hire	Non-Owned Watercraft	Supplemental Payments
Liability for Newly Acquired Locations	Spouse or Partners as Insureds	Parking Area Liability
Owners Protective Liability	Contractual Liability	