

# Whip Up the Right Solution for Your Restaurant Customers with WCF



## General Liability and Business Property Coverage

Our **Business Owner's Policy (BOP)** is a comprehensive insurance package that covers both general liability and business property. We offer a wide range of options to help you tailor a program that's just right for your customers. With a proprietary approach to rating and coverage options, you can customize a program that effectively competes on mid-sized accounts too!

### OPTIONAL LIABILITY COVERAGE

- **Liquor Liability** is available to all restaurants – even those with liquor sales greater than 50%
- **Cyber Liability** helps pay for first-party expenses such as notification, forensic analysis and credit monitoring
- **Employment Practices Liability (EPL)** covers employment-related claims including discrimination, workplace harassment and retaliation

Give customers an added layer of protection with **Umbrella** coverage. Up to \$5M available. Underwriter review required when liquor sales exceed 50%.<sup>1</sup>

### PROPERTY BROADENING ENDORSEMENT

Our Property Broadening Endorsement offers bundled protection so it's easy to increase limits for many coverages including:

- **Food Contamination:** Up to \$10K to cover lost business income plus \$5K for advertising expenses incurred to restore the business' reputation
- **Spoilage:** \$10K provided for spoilage losses due to power interruption; higher limits available. Up to \$1M for spoilage losses due to the breakdown of refrigeration or freezer equipment
- **Accidental Discharge of Automatic Extinguishing System Protecting Cooking Equipment:** Up to \$5K each for recharge expenses, clean-up expenses and lost income
- **Lost Business Income Resulting from Website Outage:** \$10K provided; higher limits available
- **Credit Card Forgery:** Up to \$5K for losses resulting from fraudulent credit or debit card charges
- **Arson, Theft & Vandalism Reward:** Up to \$10K for information resulting in an arrest and conviction

### OUR APPETITE



#### WE'LL WRITE:

- Fine Dining
- Casual Dining
- Fast Food
- Caterers
- Delicatessens and Coffee Shops
- Ice Cream Stores, Smoothie Establishments, Juice Bars and more!



#### ACCEPTABLE EXPOSURES:

- 24-hour operations
- Incidental gaming exposure\*
- 100% liquor sales
- Single or multi-location
- Franchises
- Hibachi | Teppanyaki
- Establishments located inside of casinos\*



#### INELIGIBLE EXPOSURES:

- Mechanical bulls
- Dance clubs
- Live entertainment (with a separate admission charge)
- Pool halls
- Bouncers
- Food delivery ±

\* Nevada only

± Commercial auto



## Workers' Compensation

- Flexible options give customers greater control over program costs
- Safety and risk resources help keep employees safe and “on the job”
- In case of a workplace accident or illness, customized recovery programs help injured workers get back to work safely and quickly



## Commercial Auto

- Auto Plus option bundles key coverage customers need, taking the guesswork out of coverage that’s “just right”
- Combined single limit of up to \$2M offers an increased level of protection
- Favorable pricing for safe drivers and a wide range of discounts help customers save more



## Available Discounts

### BUSINESS OWNER'S POLICY

- Save up to \$5,000 on a BOP when you combine it with workers' comp coverage. The discount starts at 5% and grows by 1% annually for each year coverage remains active with WCF, to a maximum of the lesser of 10% or \$5,000 annually. For a deeper discount, add a third line of business.
- Utah Restaurant Association discount of 5% applies to members of the Utah Restaurant Association. Talk with your underwriter about other associations you'd like considered for a similar discount as a future enhancement.

### MULTI-LOCATION FRANCHISE DISCOUNT

- 2.5% for two to five locations
- 10% discount for more than 20 locations

### MULTI-POLICY DISCOUNT

- Increases credits for each additional line written through WCF

## — Our Underwriters Want To Help You Place Business With Us —



24-hour turnaround time on most requests



No black box or checklist underwriting



Local market knowledge



**LET US HELP YOU DELIVER AN INSURANCE PROGRAM THAT'S MADE TO ORDER.**

Quote WCF on your next restaurant account.

<sup>1</sup> Only provides liability protection over policies written through WCF