



 *Hanover Restaurant Advantage*

Coverage Scenarios

Restaurants are quite different from other organizations, and therefore face many different and unique kinds of exposures to loss. The Hanover, in partnership with your insurance agent, has developed highly specific coverages aimed at minimizing your losses from areas you may never have considered at risk. These coverages are available at very competitive rates. Your Hanover Agent can help you review these coverages in detail.

Risk Review Checklist

Property Coverages

Optional endorsements provide a broad range of coverages, including:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Sewer Backup	An extremely disagreeable problem that restaurants may have to deal with. Are you covered?	The Hanover offers broadened coverage for Sewer Backup. This coverage provides for direct physical loss at a covered property, at an insured location, caused by or resulting from water which backs up or overflows from a sewer, drain or sump pump. This coverage provides a limit of \$100,000 on the Silver Property Broadening Endorsement and is included in the definition of Business Personal Property on the Gold and Platinum Property Broadening Endorsements.
Business Income and Extra Expense from Dependent Properties	One of a restaurant's chief concerns is a consistent supply of merchandise. The loss of a vendor can lead to serious business disruption and loss of income. How does your insurance company address this exposure?	Business Income and Extra Expense from Dependent Properties covers the loss of business income and extra expense that results when a supplier located throughout the world fails to deliver raw materials or products because of damage to their facility by a covered cause of loss. Flexible limits start at \$100,000
E-Commerce	Are you covered for damage to your computer equipment stemming from computer hacking or computer virus? What would happen to your income if someone hacked into your computer and introduced a virus resulting in limited access to your website?	Hanover's E-Commerce Coverage provides protection for electronic vandalism, including direct damage to computer equipment, as well as interruption of Computer Operations, including Denial of Service, regardless of whether you maintain your own site or use an ISP to provide service. Flexible limits are available starting at \$2,500.

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
<p>Emergency Event Management</p>	<p>An outbreak of a highly contagious virus occurs in your restaurant, causing you to close for a period of time. This reaches the local news outlets and papers resulting in some negative publicity. Are you covered for public relations expenses when an event like this occurs?</p>	<p>Hanover’s Emergency Event Management coverage is one of the broadest of its kind and responds to covered emergencies at an Insured location, including:</p> <ul style="list-style-type: none"> • Actual or attempted violent acts • Premises contamination from bacterial microorganisms transmitted through human contact with food (this also includes interruption of operations due to the hepatitis virus, Legionnaire’s disease, and/or noro-viruses—no other viruses or illnesses are covered) • Specified felonies such as child abduction, sexual assault, or criminal use of a firearm • Other emergency incidents that occur at an Insured’s location, such as fire, explosion, or a workplace accident that results in adverse regional or national news coverage of the Insured’s business <p>Hanover’s Emergency Event Management coverage provides three flexible limits for:</p> <ul style="list-style-type: none"> • Emergency Event Communication Expense—covers public and media relations expenses used to mitigate financial impact to your business after an emergency event • Emergency Event Business Income (and Extra Expense)—covers the loss of business income resulting from an emergency event (this coverage requires the Insured to have also purchased business income from Hanover) • Post-Emergency Event Expense—covers medical treatments, counseling, and funeral expenses for individuals who were physically injured at an Insured’s location during an emergency event
<p>Employee Theft including ERISA Compliance</p>	<p>Employee theft is a key loss exposure for restaurants. Accountants and book-keepers have access to the financial records of the company, accounts receivable as well as cash accounts to pay operating expenses. Does your current program have Employee Theft coverage?</p>	<p>Hanover includes Employee Theft coverage in the selection of Base Property Broadening Endorsements to cover these exposures.</p>
<p>Equipment Breakdown</p>	<p>A restaurant depends on the flawless operation of its equipment. If any piece fails, the business is exposed to down time and loss of earnings. What does your insurance company do to help you when your equipment stops running due to mechanical failure?</p>	<p>The Hanover, providing value-added service to help keep you up and running, partners with Hartford Steam Boiler to keep our Insured’s equipment operating smoothly and efficiently.</p>
<p>Ordinance or Law</p>	<p>What would happen if your building had a loss, and it needed to be re-configured to comply with a local ordinance or law? Did you know standard property policies do not automatically include this coverage?</p>	<p>Hanover’s selection of Base Property Broadening Endorsements provide coverage for ordinances, regulations or law pertaining to:</p> <ul style="list-style-type: none"> • Loss to the undamaged portion of the building • Demolition costs to the damaged portion of the building • Increases in the cost of construction <p>The second two limits are blanketed in one overall limit —\$100,000, \$300,000 or \$500,000.</p>

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Seasonal Increase— Business Personal Property	Do you have a busy season? Depending on your products, most restaurants have a peak season like Christmas, Valentines Day, Mother's Day or Back to School. When you gear up for a busy period, does your insurance keep pace with geared up protection?	Hanover's selection of Base Property Broadening Endorsements offer coverage for a seasonal increase. This important coverage will automatically increase your Business Personal Property limit by 25% during the busy times.
Spoilage/Contamination	If your product either spoils or becomes contaminated and you are unable to sell it, you could suffer a significant amount of monetary damage to your company, both due to loss of stock and loss of income. Are you covered for this type of loss?	Hanover's Food Spoilage Contamination Endorsement provides coverage for spoilage or contamination to your stock due to a covered cause of loss at a \$250,000 limit, with higher limits available subject to our underwriting requirements.
Utility Services: Direct Damage and Business Income	Restaurants depend on outside utilities to provide electric, water, gas and communication to their operations. If a covered loss or business income loss occurs at your location could this have an adverse impact on your financials?	The Hanover provides two limits—one for direct damage and the other for business income should a covered cause of loss force the retailer to close their doors temporarily. The Hanover offers flexible limits up to \$50,000.

General Liability Broadening Endorsements

Optional endorsements provide a broad range of coverages, including:

SPECIFIC COVERAGE	CUSTOMER NEED	HANOVER RESPONSE
Aggregate Limit per Location	Do you own more than one location? Does your General Liability aggregate limit apply per location?	Hanover's suite of General Liability broadening coverages automatically applies your General Liability aggregate limit per location.
Liquor Liability	A restaurant that serves alcohol can't operate without Liquor Liability coverage. Does your establishment serve alcoholic beverages?	The Hanover offers Liquor Liability or Host Liquor coverages to restaurants. Coverage is state-specific and requires a supplemental application to be completed. Pricing/Rating is based on a determination of exposure. Hanover offers primary limits of \$1,000,000/\$2,000,000.
Medical Payments for Restaurants	Are you protected if one of your customers chips a tooth on their chicken salad sandwich?	Standard General Liability policies provide coverage for medical payment expenses as a result of injury at your facility or due to operations. However, Products and Completed Operations are excluded from Medical Payment coverages. Hanover's broadened Medical Payment coverage for Restaurants includes Products and Completed Operations involving the serving and consumption of food products on your premises.
Broadened Supplementary Payments	What if one of your frequent guests contracts salmonella while eating at your restaurant? Your General Liability policy covers this bodily injury, but what about the necessary measures taken to insure that other guests won't be infected?	The Hanover offers this important coverage for reasonable expenses you incur for inoculations or similar measures which are prescribed to prevent further illness among guests. The limit is \$5,000.



Let's build a recipe for your protection.

Your Hanover Agent can provide complete details. Partner with your agent today to make sure you get the right coverage to adequately protect all aspects of your restaurant.



Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.



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