

RESTAURANT ENDORSEMENT TO BUSINESS OWNERS POLICY

Eligibility

Limited Cooking Restaurants <p>Limited cooking restaurants are those where foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens). No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.</p>	Fast Food Restaurants <p>Fast food restaurants may include limited cooking type appliances and only the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing. Open broiling and solid fuel cooking (for example, mesquite, charcoal or hardwood) are not permitted.</p>
Casual Dining Restaurants <p>Casual dining restaurants serve moderately priced food in a casual atmosphere to patrons who generally order and are served while seated and pay after eating. Take-out service and the use of a buffet may also be available. These restaurants may serve no alcoholic beverages; serve beer and wine only; or serve beer, wine and liquor.</p>	Fine Dining Restaurants <p>Fine dining restaurants provide quality food and alcoholic beverages prepared by highly trained chefs and served with a great deal of attention to customers by waitstaff. These restaurants typically have valuable business personal property consisting of furniture, tableware, lighting, art and other items of decor.</p>

Coverages

The endorsement provides the following property coverages: <p>New or enhanced coverage for brands and labels, food contamination, lock replacement, ordinance or law equipment coverage, reward payment and spoilage.</p> <ul style="list-style-type: none"> • Food Contamination – There is a \$10,000 limit of insurance for business income expenses incurred as a result of the insured's business being ordered closed by the Board of Health or another governmental authority. Additionally, there is a \$3,000 limit of insurance for additional advertising expense. • Spoilage – There is a \$10,000 per occurrence limit of insurance for loss resulting from spoilage. • Additional sublimits below. 	The endorsement provides the following liability coverages: <p>Errors and Omissions in the delivery of items sold by the restaurant and Costs associated with merchandise withdrawal, including notifications, overtime, transportation, storage space and/or disposal.</p>
--	--

Limits and Sub-limits

- | | |
|--|--|
| <p>A. \$10,000 limit for Food Contamination</p> <p>B. \$3,000 limit for Additional Advertising Expenses to restore reputation related to Food Contamination</p> <p>C. \$10,000 limit for Spoilage</p> <p>D. \$5,000 limit for Reward Payment</p> <p>E. Up to policy limit for Brands and Labels</p> | <p>F. Up to policy limit for Ordinance or Law - Equipment Coverage</p> <p>G. \$1,000 limit for Lock Replacement</p> <p>H. \$10,000 annual aggregate limit for Deliver Errors and Omissions</p> <p>I. \$25,000 annual aggregate limit for Merchandise Withdrawal Expenses</p> |
|--|--|

This document is intended to provide a general summary of Coterie's products and services. The information contained in this document is for informational purposes only and does not in any way amend, alter, or extend any policy of insurance or guarantee any specific price, quote or coverage. For a complete understanding of the coverage available, please consult the terms, conditions, definitions, and exclusions of your insurance policy. Please be advised that all products and coverages referenced herein may not be available in all states or to all customers. Please see Coterie's Terms & Conditions and Privacy Policy for more information.