



## TARGET MARKETS

- Fine Dining Restaurants
- Upscale Family Style

## KEY HIGHLIGHTS

- Our coverage offerings are comprehensive.
- Our coverages can be adjusted to meet the changing needs of the dynamic high-end restaurant industry and tailored to a specific geographical area.
- Prompt payment of claims is our key goal; we typically pay advances on more than 50% of property claims within 72 hours.
- Umbrella coverage with limits up to \$10 million, including liquor liability, is available.
- Equipment Breakdown Coverage is available for an additional premium
- Flood, Earthquake and Ordinance or Law coverages are available for an additional premium.
- We offer a comprehensive Cyber product for an additional premium.

# RESTAURANT INSURANCE

## SUMMARY OF COVERAGE

The following is an illustration of how our enhancement endorsement increases coverage provided by the ISO form.

<b>BUILDING AND PERSONAL PROPERTY COVERAGE FORM</b>	<b>Coverage Amount</b>
Debris Removal	\$250,000/\$1,000 for trees
Fire Department Service Charge	\$100,000 (no deductible)
Pollutant Cleanup & Removal (land and water)	\$25,000
Electronic Data	\$250,000
Accounts Receivable (including credit cards)	\$250,000
Employee Theft	\$100,000
Money & Securities (inside premises/outside premises)	\$25,000/\$15,000
Money Orders & Counterfeit Paper Currency	\$5,000
Forgery & Alteration	\$25,000
Catering Contract Penalty Clause	\$25,000
Computer Fraud and Funds Transfer Fraud	\$100,000
Fine Arts	\$300,000/\$25,000 (newly acquired)
Contamination	\$50,000
Utility Services – Direct Damage	\$1,000,000
Spoilage	\$50,000
Valuable Papers & Records	\$1,000,000
Property Off-Premises	\$25,000
Loss Data Preparation Cost	\$10,000
Exterior Glass	Included
Interior Glass	Included
Outdoor Signs	Included
<b>BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM</b>	
Distance	Distance extended to 1,000 feet
Auditors Fees	\$10,000
Pollutant Cleanup and Removal	\$10,000
Food Contamination	\$50,000
Property at Any Other Location	\$25,000
<b>CAUSES OF LOSS - SPECIAL FORM</b>	
Water Backup, Underground	Covered
Leaks from Plumbing, Heating, Air Conditioning	Covered
Voluntary Parting of Property By Fraudulent Scheme, Trick, etc.	Covered
Personal Property in the Open	Covered
Furs, Fur Garments & Garments Trimmed with Fur	\$10,000
<b>GENERAL LIABILITY</b>	
Damage to Premises Rented to You	\$500,000
Blanket Additional Insured - Managers or Lessors of Premises	Included
Blanket Additional Insured - Lessors or Leased Equipment	Included
Blanket Additional Insured - Vendors	Included
Blanket Additional Insured - Mortgagees, Assignees & Receivers	Included
Definition of Bodily Injury	Includes mental anguish resulting from physical injury, sickness or disease
Definition of Personal Injury	Includes unintentional acts of discrimination or humiliation.

**Disclaimer:** this literature is descriptive only. Actual coverage is subject to language of the policies as issued and may vary by state.

## ABOUT CLERMONT SPECIALTY MANAGERS

Clermont was organized in 1986 as the Habitational Insurance Division of Firemen's Insurance Company of Washington, D.C., to provide package policies for upscale condominiums and cooperative apartment buildings in New York City.



Today Clermont is an insurance provider that offers its customers commercial Multi-Peril coverage, including Systems Breakdown, Mono-line General Liability (for the habitational segment) and Umbrella (for the restaurant segment).

## RATING HIGHLIGHTS

Clermont Specialty Managers underwrites on behalf Admiral Indemnity Company and Clermont Insurance Company, both rated A+ (Superior) Financial Size Category XV by A.M. Best Company and are both member companies of W. R. Berkley Corporation.

## CLAIMS HANDLING

Our claim operation is staffed with seasoned dedicated professionals. We uphold a standard of prompt and fair settlement of claims and treat our insureds and their brokers in a partnership like matter.

Our success is attributed to our areas of expertise and familiarity with the nuances of our core book and our close relationships with our clients. We know the jurisdictions in which we operate and are well acquainted with the role of the client in a claim situation. We seek every effort to make the claim process as seamless as possible to fully protect your interest.

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## ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley Group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs.

This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold. For more information about W. R. Berkley Corporation please visit [www.wrberkley.com](http://www.wrberkley.com).

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*Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.*