

# Restaurant Insurance Package

## Policy Highlights



**G**rinnell Mutual's Restaurant Package offers strong protection for eateries that meet the following requirements:

- Restaurant building must be less than 25 years old, or have been renovated in the last 15 years.
- Must be located in protection class 8 or better
- Alcohol sales 35% or less of total sales
- Catering (off-premises) 10% or less of total sales
- No seasonal operations
- Current owners and managers have been in the restaurant business for at least three years.

## Important Coverages

- Newly-acquired or Constructed Property — \$500,000 per building
- Personal Property at Newly Acquired Locations — \$250,000 per building
- Building coverage includes canopies, awnings, decks and walls that are part of an outdoor dining area
- Tables and chairs on an outdoor patio dining area covered as business personal property
- All Outdoor Signs — Replacement cost on premises; \$7,500 off premises
- Walks, Roadways or other Paved Surfaces — \$25,000
- Outdoor Property — \$25,000/\$1,000 per tree, plant or shrub
- Personal Property Off Premises\* — \$15,000
- Personal Effects — \$10,000
- Personal Property of Others — \$10,000
- Valuable Papers and Records\* — \$25,000 on premises; \$10,000 off premises
- Money and Securities\* — \$25,000 on or off-premises
- Money Orders and Counterfeit Currency — \$2,500
- Accounts Receivable\* — \$25,000 on premises; \$10,000 off premises
- Forgery and Alteration\* — \$25,000
- Credit Card Forgery — \$25,000
- Credit Card Slip Theft, Disappearance or Destruction — \$25,000
- Business Income from Dependent Properties — \$10,000
- Fire Department Service Charge — \$5,000
- Fire Extinguisher Systems Recharge — \$7,500
- Automatic Fire Suppression System Recharge
- Water Back-up from Sewer, Drain, Pump — \$10,000
- Debris Removal — \$15,000
- Employee Dishonesty\* — \$25,000
- Employee Theft of Customers' Property — Actual loss sustained
- Special Event Cancellation — \$25,000
- Wine Inventory at Menu Selling Price — \$25,000
- Fine Arts\* — \$10,000
- Lock Replacement — \$5,000
- Spoilage Coverage\* — \$10,000
- Ordinance and Law\* — \$25,000
- Utility Services Direct Damage\* — \$10,000
- Furs — \$10,000
- Jewelry, watches and precious stones or metals — \$5,000
- Pollutant Clean Up and Removal — \$15,000
- Food Contamination — \$15,000 business income coverage plus \$5,000 for additional advertising expense
- Brands and Labels — reasonable costs
- Property Damage to an Auto Owned by a Patron — \$25,000 legal liability
- Service Errors and Omissions — \$10,000
- Merchandise Withdrawal Expenses — \$15,000
- Hired Auto and Non-Owned Auto available with or without delivery service

\* Higher limits may be purchased for an additional charge. Other optional coverages are available.

*These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.*



**GRINNELL MUTUAL**  
REINSURANCE SINCE 1909