

**Restaurant Insurance**  
**Sterling & Sterling, Inc.**  
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**I AM HUNGRY FOR SAVINGS**

**PLEASE CONTACT ME IMMEDIATELY**

Phone: \_\_\_\_\_

Name: \_\_\_\_\_

Email: \_\_\_\_\_

**Please tear off and return this form in the enclosed return envelope and a restaurant insurance expert will contact you.**

**IS YOUR RESTAURANT HUNGRY FOR SAVINGS?**

Sterling & Sterling, Inc. is one of the largest and best insurance brokers in the Tri-State Metropolitan area. Since 1932, we have provided insurance products and services for Restaurants in greater New York City area.

**PROGRAM HIGHLIGHTS**



**Our Restaurant Insurance Program can save your business on insurance cost:**

- *Competitive pricing in New York City*
- *Unique coverage enhancements*
- *Fast and easy quoting process*
- *Dedicated service staff*
- *24/7 claims reporting*

**PROPERTY & GENERAL LIABILITY FEATURES ESPECIALLY FOR RESTAURANTS**

*(Automatically Included)*

**General Liability Features**

- Products Hazard redefined – Bodily Injury resulting from food consumption after delivery (on-premises) is considered a Products/Completed Operations hazard and therefore subject to the Projects/Completed Operations aggregate.

**Property Features**

- Equipment Breakdown:
  - Coverage for equipment breakdown is included within applicable limits.
  - Expediting Expenses is included up to \$25,000.
  - Pollutant cleanup costs coverage is included up to \$25,000.
  - Service interruption of water, communication, or power supply services is covered from a covered breakdown

- (when Business Income and Extra Expense is covered).

• **Crime Coverage:**

- Money and Securities are covered within Business Personal Property. Theft of Money and Securities limited to \$25,000\*
- Employee Dishonesty is included up to \$25,000\*.
- Money Orders and Counterfeit Paper Currency are covered within Business Personal Property.
- Spoilage coverage is included up to \$5,000\*.

\* **Higher Limits are available**

**POPULAR OPTIONS FOR RESTAURANTS**

- **Eating Establishment Enhancement** – designed specifically for Restaurants and enhances many coverage features. Please see chart below for more details.
- **Liability coverage enhancement** – It provides extensions of coverage including:
  - Broadened Named Insured
  - Blanket Additional Insured – Managers of Lessors of Premises or Leased Equipment.
- **Other Options Available:**
  - Higher limits for most individual coverage extensions.
  - ERISA Welfare and Pension
  - Building Owners Endorsement.
  - Sewer and Drain Back Up.
  - Used Restaurant Equipment Valuation

**Sample Coverage Features for Restaurants**

Topic/Coverage	Typical Restaurant Coverages	Available Sterling & Sterling, Inc Enhancements
Accounts Receivable – at the described premises	\$25,000	Current Limit Increased by \$100,000
Accounts Receivable – in transit or at a location other than the described premises	\$25,000	Current Limit Increased by \$100,000
Business Income and Extra Expense – Dependent Property	\$10,000	\$25,000
Business Income and Extra Expense – Newly Acquired Premises	\$250,000	\$500,000
Brands or Labels	None	\$25,000
Civil Authority – Homicide or Suicide	Not Included	Included
Claim Data Expense	\$5,000	\$10,000
Computer Fraud	None	\$5,000
Electronic Data Processing Equipment/Data/Media – Electronic Vandalism	\$25,000	\$50,000
Electronic Data Processing Equipment/Data/Media – In Transit or at a location other than the described premises	\$25,000	\$50,000
Computer Fraud	None	\$5,000
Extended Business Income	60 Days	90 Days
Food Contamination Costs	None	\$10,000
<b>Identity Fraud Expense</b>	<b>None</b>	<b>\$15,000 (Annual Aggregate Limit)</b>
Limited Building Coverage – Tenant Obligation	None	\$5,000
Lost Key Consequential Loss	None	\$500
Newly Acquired or Constructed Property – Business Personal Property	\$250,000	\$500,000
Ordinance or Law – Increased Period of Restoration	\$25,000	\$50,000
Ordinance or Law – Tenants Improvements and Betterments	Not Included	Included
<b>Outdoor Trees, Shrubs, Plants and Lawns</b>	<b>\$3,000</b>	<b>\$5,000</b>
Unauthorized Business Card Use	None	\$5,000
Utility Services – Direct Damage – Water, Power and Communication	None	\$2,500
Utility Services – Time Element – Water, Power and Communication	None	\$2,500
Water Damage (as provided by this coverage extension)	None	\$10,000

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Sterling & Sterling, Inc. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.