



Choosing insurance for your business is an important decision.

You invest your time, money and effort toward running your restaurant, so you should be confident that the insurance you purchase will protect your business when you need it most.

St. Paul Travelers Restaurant Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. This policy includes key coverages that are important to any business, and also offers additional business-specific options that are important for any restaurant.

Coverage features especially for Restaurants

Equipment Breakdown

- Coverage for equipment breakdown is included within applicable limits.
- Expediting Expenses are covered for up to \$25,000.
- Pollutant cleanup costs are covered for up to \$25,000.
- Interruption of water, communication, or power supply services is covered (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* for **Restaurant Pac Plus**SM.
- Employee Dishonesty is covered for up to \$25,000*.
- Money Orders and Counterfeit Paper Currency are covered within Business Personal Property.

*Higher limits are available.

Business Income and Extra Expense

- Included on an Actual Loss Sustained basis for 12 consecutive months for **Restaurant Pac**SM.
- Optional for **Restaurant Pac Plus**, on an Actual Loss Sustained basis for 12 consecutive months, up to 50 percent of annual sales receipts.
- Up to 60 days Extended Business Income.
- Loss from Dependent Properties is covered for up to \$10,000*.
- Newly Acquired Premises up to \$250,000.
- Includes loss by Civil Authority.

Spoilage coverage is provided for up to \$5,000*.

Eating Establishment Endorsement

- This endorsement designed specifically for restaurants is available. More than 20 coverage features are enhanced.

Restaurant Core Coverage Highlights

Property Coverage

- Covers your Building and Business Personal Property for replacement cost with no coinsurance.
- Accounts Receivable covered for up to \$25,000*.
- Fine Arts
 - Up to \$25,000*.
 - Coverage applies anywhere in the coverage territory.
 - The “breakage” limitation does not apply.
 - Limited exclusions.
 - Special valuation terms.

Business Personal Property Off Premises

- Included within Business Personal Property limits.
- Coverage applies to property in transit and while temporarily away from premises.

Computer Equipment, Data and Media

- Included up to Business Personal Property limit, subject to a maximum of \$50,000*.
- Coverage applies worldwide.
- Fewer exclusions (artificial electricity, breakdown, and power failure are covered).
- Off premises (including transit), backup data off premises, and newly acquired equipment is covered for up to \$25,000.
- Electronic Vandalism up to \$25,000.
- Interruption of Computer Operations is covered for up to \$25,000*.

General Liability

This covers you against claims resulting from your business operations due to bodily injury or property damage to others. Automatically includes:

- Advertising Injury and Personal Injury.
- Products Hazard redefined.
- Medical Payments for \$5,000 per person.
- Damage to Premises Rented to You for up to \$300,000*.
- Blanket contractual for oral or written contracts.
- Limited worldwide coverage.
- Host liquor legal liability.
- Blanket contractual.
- **Web XTEND Endorsement**[®] coverage for Web site injury liability (some restrictions apply).

* Higher limits are available.

Popular Options

- Higher limits for most individual coverage extensions.
- ERISA Welfare and Pension.
- Sewer and Drain Back Up.
- **XTEND Endorsement**[®] for liability coverage enhancement—enhances coverage in 15 key areas.
- Building Owners Endorsement—enhances coverage in key areas for building owners.
- Used Restaurant Equipment Valuation.

Services

Risk Control

- Access to products and resources, training and education.
- Technical Bulletins.

Claim Services

- 24 hour claim reporting via the Internet, phone or fax.
- Via toll-free phone: 1.800.238.6225.
- Claims handled promptly and professionally.

Billing Plans

- One simple bill for all coverage we write.
- Convenient installment payment plan.
- Toll-free customer service 1.800.252.2268.

Other Coverage Available

- Workers Compensation:
 - To protect your most important asset—your employees.
- Business Auto:
 - To protect against liability or physical damage to owned or leased auto.
- Umbrella Excess Liability:
 - Peace of mind protection above and beyond primary limits.



The Travelers Indemnity Company and its property casualty affiliates
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