

Manitoba Restaurant Association
“Restaurateur”
Business Insurance Program

SPECIFICALLY DESIGNED FOR RESTAURANT/LOUNGE AND SIMILAR OPERATIONS.

PROPERTY COVERAGE HIGHLIGHTS

- ALL RISK COVERAGE
- SEWER BACK-UP, FLOOD, AND EARTHQUAKE COVERAGE
- COMPUTER HARDWARE AND SOFTWARE INCLUDES EXTRA EXPENSE
- PERSONAL PROPERTY OF EMPLOYEES
- VALUABLE PAPERS
- ACCOUNTS RECEIVABLE
- CONSEQUENTIAL LOSS
- CONTENTS IN TRANSIT OR AT UNNAMED LOCATIONS
- PROFESSIONAL FEES
- FIRE FIGHTING EXPENSES
- BY LAWS COVERAGE
- TREES, PLANTS, SHRUBS
- FIRE SUPPRESSION COVERAGE
- LOCK REPLACEMENT

BUSINESS INTERRUPTION COVERAGE HIGHLIGHTS

- ALL RISK COVERAGE
- SEWER BACK-UP, FLOOD, AND EARTHQUAKE COVERAGE
- NO LIMIT ACTUAL LOSS SUSTAINED FORM
- BY LAWS COVERAGE
- AUDITORS FEES
- 90 DAY ORDINARY PAYROLL COVERAGE
- EXTRA EXPENSE INSURANCE
- CONTINGENT SUPPLIERS AND RECIPIENTS COVERAGE
- 14 DAY COVERAGE INTERRUPTION BY CIVIC AUTHORITY

CRIME AND BONDING COVERAGE HIGHLIGHTS

- EMPLOYEE DISHONESTY
- BROAD FORM MONEY AND SECURITY
- INCREASED LIMITS FOR HOLIDAYS AND WEEKENDS
- MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY
- DEPOSITORS FORGERY
- CREDIT CARD FORGERY

COMPREHENSIVE GENERAL LIABILITY COVERAGE

- STANDARD \$1,000,000 LIMIT
- HIGHER LIMITS AVAILABLE AND RECOMMENDED
- PRODUCTS AND COMPLETED OPERATIONS
- BLANKET WRITTEN CONTRACTUAL LIABILITY
- EMPLOYEES INCLUDED AS NAMED INSURED'S
- NON OWNED AUTOMOBILE
- LIQUOR LIABILITY
- TENANTS LEGAL LIABILITY – (BLANKET BROAD FORM)

OPTIONAL COVERAGES AVAILABLE

- HEATING AND AIR CONDITIONING POLICY
- EMPLOYMENT PRACTICES LIABILITY
- UMBRELLA LIABILITY
- FOOD CONTAMINATION-LOSS OF INCOME INSURANCE
- PROFESSIONAL LIABILITY
- DIRECTORS AND OFFICERS LIABILITY
- AUTOPAC AND AUTOMOBILE EXTENSION INSURANCE
- THE “RESTAURATEUR” GROUP HOMEOWNERS PROGRAM
- LIFE AND DISABILITY INSURANCE PLANS
- INCREASED LIMITS OF INSURANCE