



## Caterers and Halls Product

This product is specifically designed to accommodate the coverage and pricing needs for a wide variety of catering operations.

### Eligible Risks Can Include:

- ▶ Off-premises catering
- ▶ Caterers with their own hall
- ▶ Personal chefs
- ▶ Bartending services
- ▶ Caterers using commissaries
- ▶ Banquet halls

### Additional Advantages:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business

### Product Features:

- ▶ On one policy we can offer:
  - General liability coverage
  - Property coverage
  - Equipment breakdown coverage
  - Inland marine coverage - both scheduled and unscheduled
- ▶ New ventures are eligible
- ▶ Blanket additional insured
- ▶ No liability deductible

### Limits of Insurance:

- ▶ General liability available up to \$1,000,000/\$3,000,000
- ▶ Commercial excess/umbrella up to \$5,000,000
- ▶ Liquor liability available up to \$1,000,000/\$2,000,000
- ▶ Hired and non-owned auto liability up to \$1,000,000
- ▶ Building/Business personal property to \$1,500,000 (protection classes 1-8) available
- ▶ Inland marine coverage up to \$500,000
- ▶ Equipment breakdown – Includes free boiler inspection if required in your jurisdiction and \$250,000 in food spoilage





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### Claim Examples

- ▶ **Property:** A fire started in the kitchen of the insured building causing \$25,000 of water/smoke damage to the building and \$10,000 of business personal property damage. In order to repair the damage, the business had to be closed for 3 weeks. This loss resulted in the loss of business income for the insured.
- ▶ **Inland Marine:** An insured owned a mobile grill that she took to local fairs and festivals. One day, the insured attended a fair that lasted until midnight. Instead of driving home, the insured locked the grill up and stayed at a hotel for the night. The next morning the insured noticed someone had stolen the grill and notified the police. The value of the grill was \$4,000.
- ▶ **General Liability:** The insured was catering an event and accidentally spilled a bucket of ice on the floor. Before the ice could be cleaned up, one of the attendees at the party slipped and fell, breaking his hip. He sustained \$10,000 in medical expenses.
- ▶ **Third Party Property Damage:** The insured was catering an event when a candle that was part of one of the centerpieces caught fire, igniting a tablecloth. Before the fire could be extinguished, there was fire damage to the floor and smoke damage to the building. This caused a third party property damage loss of \$12,000.
- ▶ **Value Plus:** The insured provided food at a local fair. One of the insured's employees responsible for collecting and depositing the money in the bank left the fair with \$3,000. The following day the insured could not reach the employee. The insured then contacted the police. The theft resulted in an employee dishonesty loss of \$3,000.
- ▶ **Equipment Breakdown:** Electrical arcing caused the insured's electric deep fat fryers to overheat, destroying the wiring inside the deep fat fryer. An equipment breakdown claim was made.