



Work Assured

when you are in your restaurant

Restaurant ownership can be a rewarding business enterprise, providing the satisfaction of running your own business and serving customers. At the same time, restaurants pose challenges. Protect your assets and hard work by regularly reviewing your restaurant insurance policy to keep your coverage in line with your needs.

Consider the following:

- **Safe and sound.** Maintain a safe working environment for you, your employees and your customers by providing proper lighting inside and out, keeping walkways clear and completing regular equipment inspections.
- **Train your team.** Make sure you train your employees on using and storing cleaning supplies and equipment; dispensing practices; finding exit routes; and reacting to fire or other emergency situations.
- **Food for thought.** Know the best ways to prepare and store food and drinks. According to Restaurant News, foods should not be kept between 41 and 145 degrees Fahrenheit unless they are freshly cooked and about to be served. To confirm temperature of the food, use a properly functioning thermometer and train your staff to do regular temperature checks.
- **Be prepared.** Keep an up-to-date plan in place in the event of power loss, or other service delays or problems. This should include an inventory, building schematics and backup record system. Keeping a paper trail will aid your insurance agent if assessing damage.
- **Protect your assets.** Make sure you have the proper insurance package for your restaurant. At minimum, you should include coverage for your property, general liability, liquor liability (if you possess the proper permits and licenses to sell alcohol), business interruption, equipment breakdown and spoilage. If your restaurant



provides delivery service to customers, consider Commercial Auto.

Preferred Mutual's Restaurant Program can provide coverage for liquor liability up to \$1 million limit, spoilage, ordinance, equipment breakdown, business income, power interruption, employee dishonesty and more. Available discounts include installation of central station fire and burglar alarms, perimeter lighting and local fire/burglar alarms.

Preferred Mutual also offers the Restaurant Advantage endorsement program, which covers costs of food contamination, food spoilage, utility service interruption, debris removal, lock replacement, identity fraud, exterior signs, sewer and drain backup and more.

Talk to your local independent insurance agent about your restaurant coverage options or go to preferredmutual.com.

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