

Off-Premises Caterer Product

This product targets the most common type of caterer – the off-premises caterer. They can prepare food at their establishment and transport it to the site of the event or prepare food at the site of the event.

COVERAGE AND PRODUCT FEATURES:

- ▶ On one policy we can offer:
 - Property coverage
 - Equipment Breakdown coverage
 - General Liability coverage
 - Crime coverage
 - Inland Marine coverage
- ▶ New ventures are eligible
- ▶ Entertainment is considered

OPTIONAL COVERAGES INCLUDE:

- ▶ Inland Marine – Both Scheduled and Unscheduled coverage is available
- ▶ Money and Securities coverage
- ▶ Employee Dishonesty coverage
- ▶ Accounts Receivable coverage
- ▶ No Liability Deductible
- ▶ Stop Gap Liability (OH, ND, WA, WY)
- ▶ Equipment Breakdown – Includes free boiler inspection if required in your jurisdiction and \$25,000 in Food Spoilage
- ▶ Value Plus Endorsement is available on accounts eligible for Special Form offering 14 coverage enhancements including: Money & Securities, Employee Dishonesty, Signs, Water Back-up, Transit and more

LIMITS OF INSURANCE:

- ▶ Property Limits up to:
 - \$600,000 per location in protection class 1-8
 - \$250,000 per location in protection class 9-10
 - \$250,000 in coastal areas
- ▶ Liability limits up to:
 - \$1,000,000 Each Occurrence
 - \$1,000,000 Personal and Advertising Injury

- \$5,000 Medical Payments
- \$300,000 Damages to Premises Rented
- \$1,000,000 Products/Completed Operations Aggregate
- \$3,000,000 Aggregate (Other than Prod/Comp Ops)

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Superior policy issuance
- ▶ Low minimum premium

