



McGOWAN

Program Administrators

RESTAURANT UMBRELLA



PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Fine Dining
- Casual Dining
- Fast Casual
- Caterers & Banquet Halls
- Fast Food
- Franchises
- Private Dining Clubs
- Sit Down Restaurants
- Takeout Restaurants

PRODUCTS

- Umbrella

LIMITS

- \$1MM-\$15MM

TERRITORY

- Nationwide

SPECIAL FEATURES

A.M. BEST RATING

- "A" Rated Umbrella Carriers on Admitted Paper
- Required Underlying Rating – "A-/VI"

AVAILABLE "FOLLOW FORM" COVERAGE

- General Liability
- Liquor Liability
- Automobile Liability
- Employers Liability
- Employee Benefits Liability

SPECIAL FEATURES

- Crisis Management Service
- No Shared Limits – Each Insured Receives its Own Policy & Policy Number
- Multi-Location, Multi-State Operations
- Aggregates per Location

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.