



# RESTAURANT UMBRELLA PROGRAM

## PROGRAM OVERVIEW

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### ELIGIBLE CLASSES

- Fine Dining
- Casual Dining
- Family-Style
- Fast Food
- Franchises
- Cafeterias
- Coffee/Tea Shops

### PRODUCTS/LIMITS

- Umbrella: \$1mm to \$10mm

### TERRITORY

- All 50 States

### CARRIERS

- A.M. Best "A" Rated Carriers/Admitted Paper

## SPECIAL FEATURES

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### REQUIRED UNDERLYING RATING

- A-/VI or Better

### AVAILABLE "FOLLOW FORM" COVERAGES

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

### SPECIAL FEATURES & COVERAGES

- No Shared Limits - Each Insured Receives its Own Policy & Policy Number
- 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.*

