

Restaurant Extension Endorsement

Restaurant Extension Endorsement* is attached to all policies covering Restaurant Owners. This endorsement is designed to broaden existing coverage and add new enhancements to your policy. There are 13 coverages in one endorsement offering you broader insurance protection.

Money and Securities	\$ 25,000.
Depositors Forgery	\$ 25,000.
Money Orders and Counterfeit Money	\$ 25,000.
Fire Protective Devices	\$ 25,000.
Computer Equipment, Media, Data and Programs	\$ 25,000.
Loss of Refrigeration	\$ 25,000.
Newly Acquired Property	\$250,000.
Property of Others	\$ 25,000.
Valuable Papers and Records	\$ 25,000.
Property Off Premises-Including Transit	\$ 25,000.
Outdoor Property-Trees, Shrubs, Plants and Lawns	\$ 25,000.
Accounts Receivable	\$ 25,000.
Extended Period of Indemnity	180 Days

Restaurant Supplemental Extension Endorsement

Restaurant Supplemental Extension Endorsement* is coverage added to the Restaurant Extension Endorsement. This endorsement further broadens existing coverage and adds new enhancements to your policy. There are 13 coverages and extensions combined into one endorsement.

Broadened Premises Coverages	Included
Communicable Disease Extra Expense	\$ 25,000.
Contaminated Food	
Cost	\$ 25,000.
Time Element	\$ 25,000.
Cost of Inventory, Appraisal or Adjustment Expense	\$ 25,000.
Employee Dishonesty	\$ 25,000.
Expediting Expense	\$ 25,000.
Extended Medical Payments	Included
Extended Period of Indemnity	24 Months
Fine Arts	\$ 25,000.
Fire Department Service Charge	\$ 25,000.
Foundations	Included
Income Support Properties	\$100,000.
Key Employee Replacement Expense	\$ 25,000.
Newly Acquired property	\$1,000,000.
Off Premises Services	\$ 50,000.
Off Premises Special Event Cancellation	\$ 20,000.
Reality Tax-Increased Assessment	\$ 25,000.
Sign and Glass Coverage	\$ 25,000.
(Where Insured Doesn't Own The Building)	
Temporary Properties	\$ 25,000.
Tips Included as Business Income	Included
Water Damage	\$ 10,000.
Wine Collection at Menu Selling Price	\$ 50,000.

Your Key Property Exposures for Restaurant Operations are Covered by this Endorsement.

*Refer to form AB 91 82 for coverages

The insurance policy, not this brochure, forms the contract between the Insured and the Insurance Company. The policy may contain limits, exclusions and limitations that are not detailed in the brochure. Coverages may differ by state.