



RESTAURANT MENU TOOLKIT

What's included in a typical DBOP Restaurant package?



Food Spoilage

For when food goes bad due to a covered situation.



Liquor Liability

For when legal claims arise from alcohol-related incidents.



Business Income

For replacing your income when business is interrupted.



Cyber

For handling the digital landscape.

Scan the
QR Code
TO LEARN MORE





WELCOME TO *Pekin Insurance*[®]

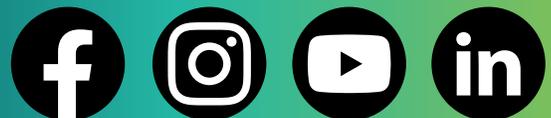
BILL PAY OPTIONS

- **Accepted forms of payment:** credit cards (Visa, Mastercard, American Express, and Discover), debit cards, electronic checks, and automatic payments from your bank account.
- **Online:** www.pekininsurance.com

CLAIM REPORTING OPTIONS

- **Business Insurance claims:** Call us at 888-735-4611
- **Workers Compensation claims:** 833-746-8308

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ON SOCIAL MEDIA





SERVING UP
QUALITY INSURANCE
SINCE 1921

We know running a restaurant is no piece of cake. You're faced with a wide range of risks on a daily basis, from kitchen fires to slips and falls. We have a feast of insurance coverage options for restaurants just like yours.

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WE'LL TAKE YOUR ORDER NOW

COVERAGES AVAILABLE

- Liquor Liability
- Cyber
- Business Income ALS
- Food Contamination
- Spoilage
- Employee Dishonesty
- Employment Practices
- Employee Benefits
- Utility Services Direct Damage
- Utility Services Time Element including overhead transmission
- Outdoor Signs
- Additional Advertising Expense
- Money & Securities

PEKIN INSURANCE HAS THE
RECIPE FOR PROTECTING
YOUR RESTAURANT

DATA COMPROMISE *coverage*

Data Compromise Coverage provides coverage for 1st Party – Response Expense, 3rd Party – Defense and Liability, and Identity Recovery.

1ST PARTY - RESPONSE EXPENSE

Response Expense Coverage enables insured's business that has suffered a breach of personal information to provide a professional suite of services to their affected customers, clients, members, or employees including:

- Forensic Information Technology Review (\$5,000 Sub-Limit)
- Legal Review (\$5,000 Sub-Limit)
- Notification to Affected Individuals
- Services to Affected Individuals
- Public Relations Services (\$5,000 Sub-Limit)

Response Expense Coverage is provided with a \$50,000 limit of insurance and is subject to a \$500 deductible.

3RD PARTY - DEFENSE AND LIABILITY

Defense and Liability Coverage provides coverage for defense costs and settlement costs in the event of a data breach liability suit by an affected individual against our insured.

A separate \$50,000 limit of insurance is provided for Defense and Liability Coverage and is subject to a separate \$500 deductible.

IDENTITY RECOVERY COVERAGE

Identity Recovery Coverage provides coverage for case management services and expense reimbursement caused by "identity theft" of an "identity recovery insured" first discovered during the policy period.

Case management services afforded under identity recovery coverage are provided as needed for any one identity theft for up to 12 consecutive months from the inception of the service. Subject to the annual aggregate limit for Expense Reimbursement Coverage of 15,000, the following Identity Recovery Coverages are subject to sub-limits:

- Lost Wages and Child and Elder Care Expense joint limit – \$5,000
- Mental Health Counseling – \$1,000
- Miscellaneous Unnamed Cost – \$1,000

Case Management Services has no deductible, and Expense Reimbursement coverage has a \$100 deductible.



KEY PERSON *Life Insurance For Chefs*

SUCCESS IS ON THE MENU

Key Person life insurance from Pekin Life Insurance Company can help protect your restaurant from disruption and give your chef a retirement plan.

Your chef's special talents and experience make them a crucial part of your restaurant's success. Your regulars come back for the food dreamed up by your chef, who might also design the menu, review purchases, and train cooks.

What happens to your restaurant if your chef suddenly passes away? On top of the personal loss, this event could affect the food quality, unique menu, and service your customers expect. But it doesn't have to be that way!

A REWARD AND A BACK-UP PLAN

Key Person life insurance can provide financial means to help your restaurant survive after the loss of your chef. This plan creates funds to hire another outstanding chef before quality and service slip.

Key Person life insurance can also reward your chef for staying at your restaurant. The cash that builds for the future can be distributed to the chef as a part of a retirement plan.



BUSINESS *Perpetuation*

MAKE YOUR BUSINESS LAST

It's tough to walk away from anything you pour your heart and soul into. But the show must go on, even if you're not there to run your business.

Do you know what would happen to your business if you fell ill or passed away unexpectedly?

A buy-sell agreement funded by life insurance could keep your business going and:

- Lock a buyer or successor into place.
- Generate cash value that can be borrowed for emergencies.
- Pay an income tax-free benefit to the beneficiary.
- Eliminate possible disagreements among business partners or your family members.

HOW A BUY-SELL AGREEMENT WORKS

A buy-sell agreement can provide a smooth ownership change.

Let's say your business has multiple owners. In a buy-sell agreement, you would all buy life insurance policies on each other.

When an owner passes away, the remaining owners would use the death benefit to buy the deceased owner's share of the business. You can also pass the business on to your family with a buy-sell agreement funded by life insurance.



WHAT IS LOSS CONTROL?

Loss Control is reducing and eliminating the occurrences of undesired events through safety management, engineering controls, enforcement of established procedures, frequent training, and continuous evaluation.

The vision of Pekin Insurance Loss Control is to be the premier loss control organization within the regional insurance carrier market segment and to improve the profitability and growth of the organization by actively engaging in the practice of protecting people and property.

OUR LOSS CONTROL PROCESS:

Our Loss Control focus will be to assist management in controlling losses by:

- Identifying workplace conditions that have potential to cause loss.
- Providing guidance to you in the development of safety programs and solutions to customer safety issues.
- Helping you monitor your safety program progress.

Contact your Pekin Insurance Agent for more information on how Loss Control can help your business.

SERVICES PROVIDED:

Pekin Insurance Loss Control can assist your business in identifying loss exposures by providing the following services:

- Property and Liability Surveys
- Transportation/Fleet Safety Assessments
- Workers Compensation Exposure Assessments
- OSHA Compliance Guidance
- Large Account Service
- Safety Talks for Safety Meetings
- Safety Training Courses via Streaming
- Assessment Checklists/Forms
- Safety Management Program Guidance

PROCESSES PROVIDED:

- **Analyze:** We will provide an analysis of your operation to determine how your management controls currently in place are impacting your safety performance and review your loss history to determine if there are any trends.
- **Advise:** We will discuss any recommendations we might have developed during our analysis.
- **Agree:** If we develop recommendations, we will work with you to agree on how the recommendations can be implemented.
- **Assist:** We can assist you in finding solutions to resolve your safety issues.
- **Monitor:** We can help you monitor your safety progress.

* This brochure is for summary purposes only and contains a general outline of coverage provided in the Pekin Insurance policy listed above. This is not a contract or policy. For a complete and detailed description of coverages and exclusions, contact your Pekin Insurance Agent.



24/7 NURSE ON CALL PROGRAM

Pekin Insurance is proud to announce a partnership with CorVel for a 24 hour, 7day a week nurse triage service, Nurse On Call. CorVel's proactive health care solution connects injured workers to medical services to ensure they are cared for in the event of a workplace injury.

At the time of a workplace injury, supervisors should immediately help employees call and speak with a registered nurse. Nurse On Call will assess the injury to determine immediate medical needs. By addressing the injury when it first occurs, Pekin can assist with quick and timely care for the injured employee. The nurse may recommend self-care, a telehealth referral, a clinic appointment, or a trip to the emergency room. Pekin's Nurse On Call is a service free of charge to the policyholder.

This service is for non-emergency injuries only. Nurse On Call does not facilitate 911 emergencies. In case of a serious accident or fatality, please report the injury as soon as possible by calling the Pekin Insurance Call Center at 833-746-8308.

Enclosed is a flowchart outlining instructions for the 24/7 nurse triage, Nurse On Call. If you have any questions, please do not hesitate to contact Pekin Insurance at 800-322-0160, Extension 2671.



833-746-8308



EMPLOYEE BENEFITS

Liability Coverage

WHAT IS COVERED?

- Counseling employees, including their dependents and beneficiaries, with respect to the "Employee Benefit Program"
- Interpreting the "Employee Benefit Program"
- Handling of records in connection with the "Employee Benefit Program"
- Effecting or terminating any employee's participation in a plan included in the "Employee Benefit Program"

LIMITS

There are two separate limits to Employee Benefits Liability coverage:

- The each claim limit is the most we will pay for all damages to any one employee, including dependents and beneficiaries
- The aggregate limit is the most we will pay for damage due to all negligent acts, errors, or omissions insured under this coverage part

A \$1,000 deductible applies to each claim.

WHAT EMPLOYEE BENEFIT PROGRAMS ARE COVERED?

- Group life, health, dental, and disability insurance
- Profit sharing plans
- Pension plans
- Education tuition reimbursement plans
- Employee stock subscriptions
- Workers compensation
- Unemployment insurance
- Social Security benefits
- Disability benefits
- Travel, savings, or vacation plans

LIMITS OF LIABILITY

\$25,000/\$75,000
\$50,000/\$150,000
\$100,000/\$300,000
\$200,000/\$600,000
\$300,000/\$900,000
\$500,000/\$1,500,000
\$1,000,000/\$3,000,000

AN EXAMPLE OF EMPLOYEE BENEFITS LIABILITY COVERAGE

A new employee, Suzie, is hired at a restaurant. When Suzie was hired, the HR manager accidentally failed to enroll her in the company-sponsored health plan. Suzie is then in an accident requiring hospitalization. She is shocked to find out that she does not have health insurance. Suzie then filed a lawsuit. EBL insurance could limit your business's exposure because the failure to enroll was due to an error or omission in administering a health plan. A normal Commercial General Liability Policy does not cover this kind of lawsuit.