

# Business Interruption Coverage for Food Borne Illness Outbreaks

## Hospitality Highlight Sheet

- A.M. Best "A" Rated Carrier
- Coverage responds to:
  - Premises Contamination
  - Accidental Contamination
  - Malicious Contamination
  - Impact from publicity of an actual or alleged outbreak
- Coverage provides:
  - Business Interruption, which replaces the stores lost profits, and Incident Response Expenses (Extra Expenses), including:
    - Extra staffing to address a crisis
    - Costs to remove contaminated product from the facility
    - Expert and immediate Crisis Management Services, including:
      - Customer/Crisis Information Line
      - Unique blend of industry experience in Pathology, Microbiology, Marketing, Communications, Agricultural Science, Statistical Process Control and Total Quality Control
      - Proactive, well-coordinated, cohesive operating team with solutions specific to client's needs
      - Assistance with restoration of community reputation, effective marketing and media control
- Additional Policy Features:
  - NO DEDUCTIBLE applies to Crisis Management Services
  - Day 1/Dollar 1 coverage after 7 day/10% revenue reduction Waiting Period is met
  - No 12-month waiting period to complete final loss adjustments
  - Limits up to 75M available
  - 3 or 6-Month Period of Restoration / Rehabilitation
- Sublimits Available:
  - Supplier-Caused Outbreaks
  - Extortion
- Simple 2-page application!

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