

# Business Interruption Coverage for Food Borne Illness Outbreaks

## Highlight Sheet

- ◆ A.M. Best "A" Rated Carrier
- ◆ Coverage responds to:
  - ❖ Accidental Contamination
  - ❖ Malicious Contamination
  - ❖ Impact from publicity of an actual or alleged outbreak involving the same Trade Name
- ◆ Coverage provides:
  - ❖ Business Interruption, which replaces the store's lost profits, and Incident Response Expenses (Extra Expenses), including:
    - ◆ Extra staffing to address a crisis
    - ◆ Costs to remove contaminated product from the restaurant
    - ◆ 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
  - ❖ Trade Name Trigger
  - ❖ 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
  - ❖ 6, 12 or 18-Month Period of Restoration / Rehabilitation
- ◆ **NEW!** Coverage for food borne illness inoculations, vaccinations and testing OUTSIDE THE LIMITS available!
- ◆ Sublimits Available:
  - ❖ Supplier-Caused Outbreaks
  - ❖ Workplace Violence
  - ❖ Royalties (for franchisors)
  - ❖ Extortion
- ◆ Simple 2-page application!

The logo for Professional Liability Insurance Services, Inc. (PLIS) features the letters 'P', 'L', 'I', and 'S' stacked vertically in a stylized, serif font. The 'P' is the largest, followed by 'L', 'I', and 'S' in descending order of size. The logo is enclosed in a square border.

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