

CrisisResponse[®] for Restaurants



Included with commercial umbrella products from Excess Casualty, CrisisResponse[®] provides immediate access to the funds and professional support needed to expedite recovery in the event of a potentially catastrophic casualty crisis. The built-in coverage enhancement offers additional policy limits, access to leading crisis management firms and the instant support of in-house claims specialists.

A critical companion to any food service business, CrisisResponse provides the tools needed to manage a crisis, prevent damage to a company's reputation and possibly avoid a claim altogether. Whether it's outbreaks of food-borne illness, tragic accidents, or acts of violence on or near the premises, these crises can strike a restaurant at any time. It's crucial to respond quickly, armed with the right resources to mitigate potential damages.

Coverage Features

- Up to \$250,000 for crisis management costs, including medical care, retention of experts to review food safety procedures, coordination with local health departments and psychological counseling for distressed employees.
- An additional \$50,000 for public relations expenses, such as coordinating communications with the media and regulatory bodies to preserve a restaurant's brand and reputation.
- Policyholders can access an extensive network of public relations and crisis management firms, including experts in food-borne illnesses and leading E. Coli liability consultants.
- An optional product recall enhancement that amends the definition of CrisisResponse costs to include expenses incurred by the recall, inspection or disposal of an unsafe or contaminated product in connection with a crisis event.
- First-dollar coverage; no retentions or deductibles apply
- A 24-hour, toll-free crisis hotline: 1-877-743-7669
- Immediate access to in-house claims specialists to triage the crisis situation

When Crisis Strikes: Recent Cases of Interest

Several insureds battle a nationwide E-Coli outbreak involving contaminated spinach, affecting over 100 individuals in 21 states.

A national wholesale food supplier faces an alleged H1N1 (Swine Flu) exposure discovered in a retail store supplied by the insured.

Food preparation and supply companies respond to the highly-publicized contamination of ground beef and other taco products.

Continued

The following scenarios demonstrate how CrisisResponse works in the real world:

A fast-food establishment received a report that one of its employees had tested positive for Hepatitis A. As required, the appropriate authorities were notified and a Public Health Alert was issued. The news spread quickly and numerous calls from concerned customers and the public began pouring in. The insured called to activate CrisisResponse coverage to assist with the following crisis management steps:

- **A toll-free hotline was established to field calls and provide information to the public**
- **A public relations firm was retained to monitor and respond to the media**
- **All screening and testing costs were reimbursed**

The immediate response and availability of information to the public helped restore the reputation of the insured, while major media attention was avoided entirely.

A chain of west coast restaurants received notice that 12 customers had gotten sick after eating at one of its locations. Simultaneously, reports of illness were coming in from another nearby location. Sensing the urgency of the situation and fearing potential news coverage, the chain's management alerted their broker and called the 24-hour CrisisResponse hotline. A claims specialist responded immediately to deploy a strategic response:

- **Local, state and federal public health reporting requirements were identified to ensure compliance**
- **An investigation into the suppliers and immediate testing of the food at the affected locations was implemented**
- **A leading crisis management firm was engaged to prepare press releases, as well as notifications for the health departments, suppliers and other restaurants in the chain**
- **All customers were contacted to obtain more information about their illness and any medical intervention**

Due to the timely and proactive efforts provided by CrisisResponse, no media attention ensued. Ultimately, it was determined that the customers had all contracted a flu strain, unrelated to their patronage of the restaurant.

Contact

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