

XSEnhanced[®]: Restaurants



Bodily injury, discrimination, and food borne illness claims are just some of the exposures that threaten the existence of any restaurant or food service facility if they're not properly protected. Excess Casualty offers a coverage endorsement to its commercial umbrella liability insurance, providing a one-step solution to meet the universal casualty insurance needs of the food service industry.

XSEnhanced[®] coverages apply whether or not scheduled underlying insurance provides such coverage*.

Coverage Features

Products-Completed Operations Hazard (PCOH)

- The products-completed operations hazard is often redefined for all restaurant classes, removing the requirement that bodily injury or property damage take place away from the insured's premises
- The PCOH definition is automatically customized to also include bodily injury or property damage that takes place on the premises of the insured

Discrimination

- With high public and consumer interaction, the restaurant industry is a frequent target of discrimination claims
- Definitions are expanded to provide third party discrimination coverage

Pesticide, Herbicide and Fungicide

- Pest control is a necessary practice for any business handling food
- Definitions are amended so that damage or injury as a result of any pesticide, herbicide or fungicide application is not subject to the pollution exclusions of the commercial umbrella policy

Fungus, Mold and Bacteria

- In any food service business, the greatest exposure is often food-borne illness
- Exclusions associated with fungus, mold or bacteria do not apply to edible products meant for consumption; this includes viruses and bacteria, such as E. Coli or Salmonella, which are found on or within an edible product

*Designated self-insured retention applies when scheduled underlying insurance does not provide coverage.

What is XSEnhanced?

A suite of coverage enhancements offered with commercial umbrella and excess casualty products.

Provides seamless access to custom coverages tailored for specific industries and risks.

Ask about other XSEnhanced products, including Real Estate and Retail.

Continued

CrisisResponse[®]

A critical companion to any food service business, CrisisResponse is a built-in enhancement that provides immediate claims support and first dollar coverage in the event of a crisis situation.

- **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 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 of an unsafe or contaminated product in connection with a crisis event.

RiskTool System

A complimentary loss control and risk management solution, RiskTool provides an easy-to-use, customizable platform to identify, analyze and manage a company's operational exposures.

- **Training Resources & Programs.** PowerPoint-based training modules featuring topics such as Emergency Planning and Fire Safety and Prevention; reports and fact sheets such as a Burns Fact Sheet from the Centers for Disease Control and Prevention (CDC); Product Liability & Microbial Food Borne Illness Report or Food Safety and Product Liability Report from the Department of Agriculture; and Hepatitis training from the CDC.
- **Audits.** Users can take, assign or create their own audits, choosing from over 50 templates, including Employee Fire Safety, Emergency Action Plan, Injury and Illness Prevention, and Medical and First Aid Procedures.
- **Equipment Maintenance.** Manage the maintenance and inspection of food preparation equipment, hood and exhaust systems, commercial dishwashers, and refrigeration and ice machines.

Contact

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