



## American Business Coverage Restaurant Extension Endorsement

**ABC Restaurant Extension Endorsement\* is attached to all policies covering Restaurant owners. This endorsement is designed to broaden existing coverage and add new enhancements to your policy. There are 13 coverages in one endorsement offering you broader insurance protection.**

Money and Securities	\$25,000
Depositors Forgery	\$25,000
Money Orders and Counterfeit Money	\$25,000
Fire Protective Devices	\$25,000
Computer Equipment, Media, Data and Programs	\$25,000
Loss of Refrigeration	\$25,000
Newly Acquired Property	\$250,000
Property of Others	\$25,000
Valuable Papers and Records	\$25,000
Property Off Premises-Including Transit	\$25,000
Outdoor Property-Trees, Shrubs, Plants and Lawns	\$25,000
Accounts Receivable	\$25,000
Extended Period of Indemnity	180 days

\*\*Refer to form AB 91 82 for coverage details.

## Restaurant Supplemental Plus Extension Endorsement

**ABC Restaurant Supplemental Plus Extension Endorsement\* is an optional coverage that can be added to policies that have the Restaurant Extension Endorsement. This endorsement further broadens existing coverage and adds new enhancements to your policy. There are 22 coverages and extensions combined into one endorsement.**

**The premium charge for this endorsement is \$750 per policy.**

Broadened Premises Coverage	Included
Communicable Disease Extra Expense	\$25,000
Contaminated Food	
Costs	\$25,000
Time Element	\$25,000
Costs of Inventory, Appraisal or Adjustment Expense	\$25,000
Employee Dishonesty	\$25,000
Expediting Expense	\$25,000
Extended Medical Payments	Included
Extended Period of Indemnity	24 months
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Foundations	Included
Income Support Properties	\$100,000
Key Employee Replacement Expense	\$25,000
Newly Acquired Property	\$1,000,000
Off Premises Services	\$50,000
Off Premises Special Event Cancellation	\$20,000
Realty Tax-Increased Assessment	\$25,000
Sign And Glass Coverage (Where Insured Doesn't Own The Building)	\$25,000
Temporary Properties	\$25,000
Tips Included as Business Income	Included
Water Damage	\$10,000
Wine Collection at Menu Selling Price	\$50,000

\*\*Refer to form AB 93 49 for coverage details.

### **Your key Property exposures for Restaurant operations are covered by our endorsement**

Your insurance agent can provide more details on our American Business Coverage Restaurant Extension and Restaurant Supplemental Plus Extension Endorsements.

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.