RESTAURANT CHECKLIST

PROPERTY

- ☐ **Business Personal Property:** Limit should represent the replacement cost of build outs, furniture, inventory, computers, etc.
- ☐ **Spoilage:** Provides coverage for "perishable" stock in the event of a covered loss.
- ☐ **Business Income:** Provides coverage for the loss of income after a covered loss.
- ☐ **Off Premises Utility Interruption:** It is possible for you to suffer a loss by a covered peril for business income or extra expenses caused by lack of power from an outside source, such as a public utility.
- ☐ **Equipment Breakdown:** Provides coverage for losses from the breakdown of a mechanical system, such as, boilers, heaters, refrigeration, HVAC, etc.
- ☐ **Water Damage:** Losses caused by the back up of sewers/drains, floods & seepage.
- ☐ **Crime:** Provides coverage for *Employee Dishonesty, Computer Fraud, Ransomware* and *Social Engineering* (Fake Emails)

LIABILITY

- ☐ **Cyber Liability:** Provides coverage for violation of laws concerning personal information of customers or employees. Personal information includes: debit/credit card information, social security numbers, bank information, etc.
- ☐ **Liquor Liability:** Provides coverage for losses arising from the serving of beer, wine or liquor.
- ☐ **Employment Practices:** Covers liability from wrongful acts arising from the employment process, such as, wrongful termination, discrimination and sexual harassment.
- ☐ **Non Owned & Hired Auto:** Provides liability for your company when employees use their own vehicles for business, such as deliveries. It also includes liability when you rent a vehicle.
- ☐ **Umbrella:** Provides an additional layer of liability to your *general liability, auto and workers compensation* policies.

THANK YOU FOR YOUR BUSINESS

Herlihy Insurance Group is a Proud Member of the MRA (Massachusetts Restaurant Association)

Herlihygroup.com/blog | facebook.com/herlihyinsurancegroup | twitter.com/herlihygroup | linkedin.com/company/herlihy-insurance-group