

Exclusive Restaurant Package Program

- ★ **Target Market & Eligibility**
 - * Full-service fine and casual dining restaurants with light entertainment and **less than 40%** liquor sales
 - * Minimum sales of \$750,000 per location
 - * Three years of undeveloped loss ratios of less than 50%
- ★ **Benefits**
 - * Available in all states
 - * Broad Coverage & Competitive Pricing
 - * GL & Property Package (IM and Crime available in package)
 - * Ability to add Business Auto separately
 - * Fast turnaround time
- ★ **Improved Coverages**
 - * Liquor liability aggregate limit \$2,000,000
 - * Admitted carrier Chubb rated "A++ XV" in all 50 States*
 - * Northeast wind and coastal capacity
 - * Tips included in Business Income
 - * Computer Fraud and Funds Transfer Fraud limit of \$25,000
 - * Leasehold Interest Improvements and betterments limit of \$100,000
 - * Catering Contract Penalty Clause limit of \$25,000
 - * Wine Selling Price Clause
 - * Non-auditable with P&L under 50K in GWP, Auditable over 50K in GWP (GL)

Exclusive Hospitality Package Policy

- ★ **Target Market & Eligibility**
 - * Full-service and preferred quick-service restaurants
 - * Taverns, bars, lounges, nightclubs, Gentleman's Clubs, Comedy and dance clubs, live music venues, and restaurants
 - * High-end on-premises catering, with or without entertainment and dancing
 - * Minimum sales of \$750,000 per location, Minimum Premiums of \$10,000
 - * Three-year loss ratios less than 55%
- ★ **Benefits**
 - * Great Pricing, Broad Coverage, Surplus lines carrier Rated "A XV"
 - * GL/LL and Property Package available with Comprehensive property enhancement form included
 - * Policies bound under \$50,000 in premium are non-auditable (not available for new ventures)
 - * Premiums bearing accounts over \$50,000 or new ventures not subject to any minimum & deposit
 - * First dollar coverage for GL/Liquor and Assault & Battery
 - * General Liability limits of \$1,000,000/\$2,000,000
 - * Liquor liability limits of \$1,000,000/\$2,000,000
 - * Assault & Battery included with defense outside the limit of \$1,000,000

Chubb Fine Dining & Restaurant Program

RESTAURANT ENHANCEMENT ENDORSEMENT COUNTRYWIDE

New and Improved Coverages

Coverage	Comments	ICC Restaurant Enhancement
BUILDING AND PERSONAL PROPERTY COVERAGE FORM – ADDITIONAL COVERAGES		
Accounts Receivable		\$50,000
Brands and Labels		\$50,000
Computer Fraud		\$25,000
Computer Fraud and Funds Transfer Fraud combined		\$25,000
Debris Removal		25% + \$100,000
Employee Dishonesty (only Platinum for Bars Program)		\$100,000
Fine Arts		\$100,000
Newly Acquired Fine Arts	30 days	\$10,000
Fire Department Service Charge		\$25,000
Fire Extinguisher Systems Expense including Automatic Cooking Protection Systems	No Deductible	\$25,000
Forgery or Alteration		\$25,000
Lost Key Consequential Loss	\$100 Deductible	\$5,000
Money and Securities		\$25,000 IN / \$10,000 OUT
Money Orders and Counterfeit Money		\$25,000
Ordinance or Law – Building or Tenants I&B (A) Undamaged Portion	Bldg./I&B deductible	Included in Building Limit
Ordinance or Law – Building or Tenants I&B (B) Demolition Costs		\$250,000
Ordinance or Law – Building or Tenants I&B (C) ICC		\$250,000
Ordinance or Law – Equipment	Within limits	Included
Reward Payment	N/A in New York	\$10,000
Utility Services – Direct Damage, including Spoilage	Bldg./BPP Deductible	\$25,000
Leasehold Interest Improvements and Betterments		\$100,000
Catering Contract Penalty Clause		\$25,000
BUILDING AND PERSONAL PROPERTY COVERAGE FORM – COVERAGE EXTENSIONS		
Boundary Extension		1,000 feet
Extended Computer Coverage		\$100,000 HW / \$100,000 SW
Computers in transit or off-premises		\$25,000
Artificially Generated Electrical Current	Within limits	Included
Newly Acquired or Constructed Property	90 days	\$1,000,000 Bldg. & BPP
Outdoor Property		\$25,000 (\$1,000 tree/shrub)
Outdoor Signs		\$25,000
Pairs or Sets	Within limits	Included
Personal Effects / Property of Others		\$50,000
Including Checkroom Theft	\$250 Deductible	\$25,000 ITEM/\$50,000 AGG
Property in Transit	BPP Deductible	\$25,000
Property Off Premises	BPP Deductible	\$25,000
Sewers and Drains - Back Up		\$100,000
Tenant Glass		Included if lease requires
Wine Selling Price Endorsement		Included
Valuable Papers and Records		\$50,000
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM – COVERAGE EXTENSIONS		
Food Contamination	24 hr. Deductible	\$25,000 BI / \$25,000 EE
Utility Services – Time Element	24 hr. deductible or BI or COL deductible, whichever is longest	\$100,000 per location (up to maximum of \$500,000 for any one “named storm” regardless of # of locations)
Tips included as Business Income	Within limits	Included
\$1,000 deductible applies unless stated elsewhere in the endorsement.		
<i>If there is a Deductible or “period of restoration” that applies to a specific Cause of Loss that is covered within your policy, that specific Cause of Loss Deductible or “period of restoration” supersedes any Deductible or “period of restoration” within this endorsement. This includes, but is not limited to, a Deductible or “period of restoration” for windstorm, earth movement, earthquake or flood.</i>		

** All coverage is subject to underwriting. ***The Hospitality Program has a similar enhancement



Other Programs

Lawyers Program

Policies underwritten by an AmTrust Group insurance carrier, rated “A” (Excellent), Financial Size Category XIV by A.M. Best.

- Coverage Options – Disciplinary Proceeding Defense, Subpoena Assistance, Broad Definition of Legal Services, Network and Privacy Breach Defense (Cyber liability coverage – helpful if you accept credit card payments), Retirement Extended Reporting option, & Loss of Earnings.
- Legal Malpractice Risk Prevention Services & Hotline.
- Local Advice, Service, Underwriting and Policy Issued.
- Designed for Colorado and Utah attorneys – Competitive premiums.

Umbrella Risk Purchasing Group

Our umbrella Risk Purchasing Group enables us to meet more of your coverage needs with the ability to rate, quote and bind your restaurant umbrella policy along with your primary casualty, property and auto coverage. Our program offers high liability limits at extremely competitive prices for a broad range of restaurant and hospitality risks.

Availability: most states

Target Markets & Eligibility:

Upscale fine and casual dining establishments and upscale catering facilities

Features:

- Admitted A- rated carrier (A.M. Best)
- Competitive pricing
- Quick response
- Superior service and support
- No shared limits – aggregated per location
- Follow form Liquor Liability
- Follow form Auto Liability
- Limits up to \$25M

Franchise Restaurant Risks

- Must be a franchise
- BOP form
- No separate Liquor Liability limit
- Up to 25% liquor sales
- 48 states, excluding Alaska and Hawaii
- Will do single locations
- Can do 24 hour restaurants
- Wind excluded in Florida
- East coast 0-20 miles – 5% W/H deductible
- Surplus Lines

Wholesale Division - OPEN MARKET PLACEMENT OF NON-STANDARD RISKS

TARGET INDUSTRIES

- Hospitality - Restaurants not eligible for other ICC Restaurant Programs
- Construction - Commercial/Residential GCs and Trade Contractors
- Manufacturing - Can place a large variety of manufacturing risks

COVERAGE / PRODUCTS

- Commercial General Liability with deductibles or SIR
- Product Liability
- Product Recall
- Liquor Liability
- Umbrella
- Excess Casualty
- Workers Compensation
- Practice or project-specific policies
- Wraps for contractors
- Hired non-owned Auto for restaurants

CARRIERS

All A or A+ rated non-admitted insurance companies

Other Products

WORKERS' COMPENSATION

- Admitted "A" rated carrier
- Very competitive pricing in many states
- Special on-line services

EMPLOYMENT PRACTICES LIABILITY

- Admitted "A" rated carriers in most states
- Outstanding Coverages & Pricing
 - Third Parties included
 - Defense of Wage and Hour law violations
 - Employment-related defamation, libel, slander, disparagement, mental anguish, humiliation
 - Punitive Damages where permitted by law

INSURANCE FOR CYBER RISKS

- Information Security and Privacy Liability
- Data Breach Expense Reimbursement
- Cost of legal counsel, forensic experts

Service Agreements with credit card processors put most of the responsibility on the merchant and claims are rising dramatically.

New Business Submission Process

Send Application to “in-take” desk Newbusiness@innocov.com

If there are any preliminary questions or issues, please email;

Rob Crowell (877)-615-5488 x 242 Robertc@innocov.com

Submissions will be handled by the following primary contacts who will be reaching out to you with any follow-up and quotes:

Restaurants – Fine & Casual, Bars and Taverns

Linda Maher (877)-615-5488 x 207 Lindam@innocov.com

Jeff Skowronski (877)-615-5488 x 245 Jeffer@innocov.com

Rob Clark (877)-615-5488 x 248

Bars, Taverns, Night Life program

JJ Ayala (786)-301-6233 JJayala@innocov.com

Ancillary Lines (WC, Cyber, EPLI, Layers, etc.)

Kim Norman (877) 615-5488 x 244 Kimn@innocov.com

Peggy Kenol (908) 265-1468 PeggyK@rpamerica.com

Wholesale

Gary Rimler – (855) 380-9483 x 105 Garyr@innocov.com

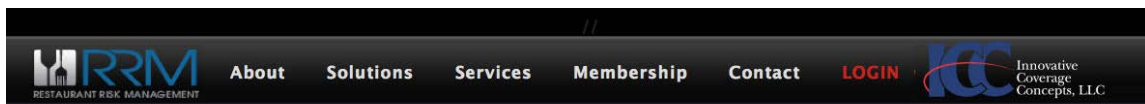
ICC is not only a Program Administrator & Wholesaler

As we continue to grow and expand Innovative Coverage Concepts (ICC) is investing and developing customized solutions for our clients including

- [Restaurant Risk Management](#),
- [AXIA Risk Management Services, LLC](#)
- [Docutrax](#)

Restaurant Risk Management

- Offers robust industry based content that can help our clients win business for ICC. This is helpful on any size account.
- Offers an online claim reporting / incident routing system



The Complete Risk Management Solution for Restaurants

- ↳ Tools, training, safety videos and information for owners and staff.
- ↳ Comprehensive industry-wide risk management best practices.
- ↳ Web-based solutions to improve business processes.
- ↳ Multi-unit / Multi-level / Multi-brand system design.
- ↳ Real-time management, tracking and reporting.

The information on this web site is a natural for managers to use for training purposes.--27 location Panera Bread franchisee

Connect
Contact
Register

Solutions
Risk Library
Education
Customization

Business Process Improvement
Claims / Incident Management
Vendor Insurance Certification
Mobile Self-Assessment

Membership
Restaurants
Insurance Industry

Legal
Privacy
Terms of Use
Disclaimer

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AXIA Risk Management Services, LLC

AXIA RMS provides high quality accident Investigation and Loss Control Services to ICC and RPA clients. Our philosophy and belief at AXIA RMS is to avoid long tail liability where possible by expediently investigating claims to determine the extent of liability. We fill the gap and go beyond the traditional TPA's investigative services providing immediate on site in-depth investigation.

Our initial focus will concentrate in two key areas:

- **Loss control**
- **Claims investigation services to TPA claims administrators.**

AXIA RMS is led by Nicholaos S. Galakis, President and Susan La Bar is the Director of Claims Management reporting into Nick. Additional products and services will be developed in support of this overall strategy.

At AXIA our Risk team are seasoned professionals dedicated to helping you manage risk issues. We specialize in workers' compensation, medical management, litigation management, cumulative trauma/CTS specialization, general liability, automobile liability and property damage, and property exposure and adjudication including business interruption and catastrophic claim intervention.

We have our own internal investigative unit that will allow you to investigate your claims immediately after they occur. By investigating right after the incident occurs, we are able to collect valuable data that could be lost due to employee turnover, purging procedures, construction remodels and poor recollection by witnesses. Most companies wait 60-90 days to collect important data that could help you fight frivolous claims.

When you need expert help, we have people in your corner who have encountered nearly every scenario – and can best assist and advise you in protecting your company. AXIA will work with you to best address your claims and risk issues – and turn a problematic situation into an opportunity.

DOCUTRAX

Managing certificates of insurance is a difficult and expensive task that often leads to frustration and poor outcomes.

More often than not some kind of correspondence must be sent. And if it was ignored you had to send it again. And again. What happens when the document expires and you had to start all over? It's a lot of work and prone to error.

With Docutrax, it's all done for you. Properly. The first time.

Docutrax will automatically evaluate and determine compliance with any Acord 25 Certificate of Insurance form. You can set up any combination of insurance coverage terms and limits and Docutrax will determine if what has been submitted meets your requirements. If it's not in compliance the system will write back with the exact reasons and what needs to be done. If the notice is ignored Docutrax will follow up for you on a schedule you establish with notices written on your customized letter format. And it will monitor expiration dates and notify the policy holder ahead of time when a replacement is needed.

Docutrax is also available under special arrangement for organizations that wish to offer our expert solution to their own clients.

For service providers in complimentary lines of business, this is an ideal way to offer a powerful value-added product to build relationships and retain customers.

Our white box branding program keeps your name and logo permanently displayed, giving you top-of-mind visibility to all your client users. <http://docutrax.com/>