



# Restaurant Recovery



Quick Service  
Restaurant



Fast Casual



Casual Dining



Fine Dining



Hotels



Country Clubs



Franchisees  
and Franchisors



Wineries



Breweries



Distilleries



Pizzerias



Delis



Cafés



Coffeehouses  
and Tea Shops



Specialty Drink  
Shops



Entertainment  
Establishments



Specialty Dessert  
Shops



Food Trucks

# What is Restaurant Recovery Insurance?

## Cover Business Interruption Insurance Gaps

Regardless of whether a restaurant is independently owned, a franchisor, or a franchisee of a prominent brand, safeguarding digital brand reputation and managing customer reviews across social media, search engines, and AI platforms is critical.

Restaurant Recovery Insurance (RRI), also known as Foodborne-Illness Business Interruption Insurance, is a standalone insurance product that provides coverage for financial losses and expenses arising from actual or alleged incidents involving foodborne illnesses, foreign objects, or allergens. RRI addresses business interruption coverage gaps not covered by standard insurance policies such as Business Owner Policies (BOP), standalone commercial general liability insurance, or sub limited endorsements within those policies. This comprehensive protection ensures restaurant operators have robust support to preserve their balance sheet and most valuable asset—their brand reputation.

**Events/Incidents:** Foodborne illnesses, allergens, and foreign objects. Contagious food handlers, servers. Unsanitary conditions. Supplier contaminations/ recalls. Adverse Publicity (includes allegations) to a location or to a trade name

**Losses/Expenses:** Public Health/Food Safety Crisis Consulting including communications/relations with health authorities. Public Relations. Lost Gross Profit. Supply Chain, Recall, Replacement expenses. Marketing/Brand Rehabilitation expenses. Increased Cost of Working.

**Policy Limit Range:** Can be as high as \$50,000,000 or as low as \$100,000

**Exclusive RRI Policyholder Benefit 24-7 Crisis Hotline:** Policyholders receive exclusive access to a 24-7 crisis hotline managed by The Acheson Group (TAG), whose team employs a deep lineup of some of the top food safety and public health experts in the world. TAG provides scientific and health authority regulatory support for managing public health/brand reputation crises across the entire supply chain from farm to fork.

- TAG's expenses are covered under our RRI policy
- 10% of premium paid for RRI policy can be reinvested into preventative food safety services
- Meet the subject matter experts you will speak to: [Meet TAG's Team](#)

## Why Consider Restaurant Recovery Insurance



- CDC has noted **48 million Americans** get sick from foodborne illnesses annually, contributing to an estimated **\$55-77 billion** in total economic losses in the U.S. each year. <sup>[1]</sup>



- Severe outbreak to an individual restaurant could exceed **\$1-2.6 million** in direct losses <sup>[1]</sup>



- Severe outbreaks to **larger restaurant operators** and nationally recognized brands could **cause direct losses** in the **hundreds of millions**. <sup>[2]</sup>



- The restaurant **regulatory** landscape is **complicated** and differs significantly across states. States use seven **different FDA Food Code versions** (from 1995 to 2022). There are around 39 notable state-specific laws and trends. <sup>[3]</sup>





## About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

## Why Tokio Marine HCC?

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC (TMHCC) is part of Tokio Marine Group, one of the world's leading insurance companies with a market cap of \$71 billion as of 12/31/25.

## Tokio Marine HCC - Specialty Group

480 Bedford Road, Suite A-207

Chappaqua, NY 10514

Tel: (914) 241-8900

A member of the Tokio Marine HCC group of companies

[1] Source  
 [2] Source  
 [3] The Acheson Group research project

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## Contact Us

Jared Leslie  
**Underwriting Manger**  
 jleslie@tmhcc.com  
 Tel: 914-705-2141

Danielle Bouchard  
**Senior Vice President,  
 Specialty Underwriting**  
 dbouchard@tmhcc.com  
 Tel: 914-242-7809

Jessica Bobb  
**Specialty Claims Manager**  
 jbobbb@tmhcc.com  
 Tel: 781-994-6000

