



Restaurant Recovery Insurance

Policy Highlights

Tokio Marine HCC – Specialty Group’s underwriting team has over 105 years combined experience in the food and beverage contamination insurance business.

Adverse publicity in social media and other media outlets reporting allegations

Policy limit range can be as high as \$50,000,000 or as low as \$100,000

Trade name protection in adverse publicity

No additional premium is charged when new locations are opened due to organic growth during the policy period

Supply chain contaminations caused by ingredients or products supplied to the Insured

Delivering effective insurance solutions with efficient in-house claims handling

Unsanitary conditions determined by a government authority

Product extortion costs, Investigation expenses, & Crisis Consultant expenses offered not subject to Self-insured Retention

10% of premium is set aside to reinvest in food safety preventive services with The Acheson Group

Foodborne illness causes devastating losses to the restaurant industry every year. Our coverage exists to protect and compensate a restaurant for first party financial losses resulting from contamination of food products, supplier contaminations, government determination of unsanitary conditions, adverse publicity, and more.



Coverages

Following a covered, accidental contamination, malicious tampering (including product extortion), government determination, supplier contamination, or adverse publicity the policy will respond to the first party financial losses related to the incident. Coverage is available to protect revenues at risk for single restaurant locations, small or medium sized groups, as well as franchise association programs (with 1,000+ locations on a single policy). Coverage can also focus on protection to corporately owned major national brands with gross revenues often exceeding \$1,000,000,000.

Our Claims Team

Our dedicated in-house claims team provides unmatched claims service to our Restaurant Recovery policyholders. Our team of claims attorneys have decades of experience in the insurance industry, and are all accessible to our Insureds directly, whether or not a covered incident has occurred.

Crisis Consultant 24/7 Hotline

TAG (The Acheson Group) Crisis Consultants

Restaurant Recovery insurance policies include the added benefit of access to 24 hours per day, 365 days per year crisis response services. Crisis response consultants, The Acheson Group, LLC (TAG) are available to the Insured 24 hours through the crisis hotline. TAG responds to foodborne illness and contamination issues and acts as a provider of consulting services in the areas of food safety, training, quality assurance, outbreak alerts, and crisis assistance. TAG works on behalf of the Insured, not the insurance company, to provide crisis consulting in the event of a restaurant recovery incident and/or pre-incident consulting.

Contact Us

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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

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 \$46 billion*.

*As of 9/30/23