



## 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.

**24-hour crisis response hotline**

**Policy limit range can be as low as \$150,000 or as high as \$40,000,000**

**10% of gross written premium available for pre-incident services allowance with TAG**

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

**Full policy limits for product extortion available**

**Delivering effective insurance solutions**

**No policy issuance fee**

**Efficient in-house claims handling**

**Trade name coverage built into the base form**

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, or the negative publicity stemming from media reporting surrounding the contamination.



### Coverages

Following a covered, accidental contamination, malicious tampering (including product extortion), 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.

### Our Expertise

#### 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

### Jared Leslie

Underwriting Manager  
Tokio Marine HCC - Specialty Group  
jleslie@tmhcc.com  
914-705-2141

### Max Cotton

Specialty Underwriting Manager – Product Head  
Tokio Marine HCC – Specialty Group  
mcotton@tmhcc.com  
914-420-9263

**Tokio Marine HCC – Specialty Group**  
37 Radio Circle Drive, Mount Kisco, NY 10549-5000 USA  
Tel: 914-241-8900  
Fax: 914-244-0405

### 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 \$38 billion\*.

\*As at 3/31/23