

Restaurant Program



The Oregon Mutual Restaurant Program provides broad coverage at a competitive price for full-service and fast food restaurants.

Basic coverage is provided through our Businessowners policy for buildings, business personal property, tenant's improvements and betterments, actual loss sustained business income with increased period of restoration (no waiting period), employee dishonesty, equipment breakdown, and liability.

Equipment Breakdown is an added feature of our basic package of coverages and provides broad coverage for damage to property that is essential to your business such as air conditioning units, compressors for refrigeration or freezing equipment, and electrical distributions systems.

Eligibility

Eligible restaurants have experienced management, good housekeeping, a sound financial history, and favorable loss experience.

Applicants with limited management experience but who have completed training by an established franchise operation will be considered.

All locations must be ADA* compliant and operate with suppression systems meeting UL300 and NFPA 96 requirements.

**Americans with Disabilities Act*

Optional Coverages

Our cluster endorsements provide a number of coverages that many businesses need.

Standard Cluster*

Not all included coverages are listed.

Electronic Data Processing Media Extra Expense

Mechanical Breakdown of Computer Equipment

Newly Acquired or Constructed Property

Outdoor Signs

Permanent Outdoor Structures for Trash Bins

Spoilage of Perishable Stock - Pays up to \$15,000

Valuable Papers and Records, and Electronic Media Records

Water Backup - \$5,000

Special Cluster*

For buildings less than 40 years old, includes coverages found under the Standard Cluster, and

Ordinance and Law - 10% of the Building Limit with a \$250,000 maximum

** Special limits apply to all cluster endorsement coverages*

Additional Optional Coverages

Food Contamination Business Income — pays up to \$50,000 for the actual loss of Business Income sustained if your premises are closed because of the discovery or suspicion of food contamination.*

Food Contamination Extra Expense — pays up to \$5,000 for the necessary expense to clean equipment and the cost to replace consumable goods.*

**Due to order of governmental body.*

Spoilage Coverage — covers spoilage of perishable stock resulting from equipment breakdown, contamination, or power outage.

Utility Services - Time Element — pays for the loss of business income resulting from the loss of water, communications, or power supply.

Food Contamination Contingent Business Income — especially for franchise restaurants.

Non-owned Auto Coverage — provides liability coverage for non-owned autos while being used for the purpose of delivery and operated by employees.

Liquor Liability

Insurance for Restaurants

Higher limits are available for many of the coverages shown above.

The information provided is a simplified description of policy features, and is not intended to be a contract. For complete details of coverages, conditions, exclusions, and limitations, please contact our representing agent or review the actual printed policy.

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