Fast Food / Franchise Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

Quick-service restaurants have high customer counts, drive-thrus and fryers, and franchise agreements often set the insurance limits you must carry.

WHAT'S COVERED

General liability
Customer slips, falls and burns.

Property
Building, fryers, grills and signage.

Workers compensation
Burns, cuts and slips for your crew.

Business income
Lost sales while you are closed.

Employment practices
Hiring, firing and harassment claims.

Good to know
Bring the franchise agreement insurance requirements up front – they set the minimum limits, additional insureds and waivers we need to match.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Franchisor-required coverages that your policy does not list
- × Employment claims unless EPLI is added

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Franchise agreement insurance section
- Number of locations
- Sales per location
- Hood suppression service records

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/fast-food-franchise/

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