Restaurant Insurance

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



OVERVIEW

Restaurants face kitchen fires, slip-and-fall claims and foodborne illness, and most carriers price on food vs.

WHAT'S COVERED

General liability
Guest slips, falls and injuries in your dining room.

Liquor liability
Claims from serving a guest who later causes harm.

Property and equipment
Building, kitchen equipment, furniture and inventory.

Food spoilage
Spoiled stock after a cooler breakdown or power outage.

Business income
Lost income while you are closed after a covered loss.

Good to know
Keeping alcohol under 40% of sales and a current hood-cleaning certificate on file usually opens the best package programs.

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:

- × Employee injuries (needs workers comp)
- × Assault and battery on some policies
- × Food contamination recalls unless endorsed

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

- Annual food and alcohol sales
- Seating capacity and hours
- Hood-cleaning and suppression service records
- Five years of loss runs

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/restaurant/

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