

Business Interruption Coverage for Food Borne Illness Outbreaks

Highlight Sheet

- ◆ A.M. Best "A" Rated Carrier
- ◆ Coverage responds to:
 - ❖ Accidental Contamination
 - ❖ Malicious Contamination
 - ❖ Impact from publicity of an actual or alleged outbreak involving the same Trade Name
- ◆ Coverage provides:
 - ❖ Business Interruption, which replaces the store's lost profits, and Incident Response Expenses (Extra Expenses), including:
 - ◆ Extra staffing to address a crisis
 - ◆ Costs to remove contaminated product from the restaurant
 - ◆ Expert and immediate Crisis Management Services, including:
 - ❖ Customer/Crisis Information Line
 - ❖ Unique blend of industry experience in Pathology, Microbiology, Marketing, Communications, Agricultural Science, Statistical Process Control and Total Quality Control
 - ❖ Proactive, well-coordinated, cohesive operating team with solutions specific to client's needs
 - ❖ Assistance with restoration of community reputation, effective marketing and media control
- ◆ Additional Policy Features:
 - ❖ NO DEDUCTIBLE applies to Crisis Management Services
 - ❖ Trade Name Trigger
 - ❖ Day 1/Dollar 1 coverage after 7 day/10% revenue reduction Waiting Period is met
 - ❖ No 12-month waiting period to complete final loss adjustments
 - ❖ Limits up to 75M available
 - ❖ 6, 12 or 18-Month Period of Restoration / Rehabilitation
- ◆ **NEW!** Coverage for food borne illness inoculations, vaccinations and testing OUTSIDE THE LIMITS available!
- ◆ Sublimits Available:
 - ❖ Supplier-Caused Outbreaks
 - ❖ Workplace Violence
 - ❖ Royalties (for franchisors)
 - ❖ Extortion
- ◆ Simple 2-page application!

The logo for Professional Liability Insurance Services, Inc. (PLIS) features the letters 'P', 'L', 'I', and 'S' stacked vertically in a stylized, serif font. The 'P' is the largest, followed by 'L', 'I', and 'S' in descending order of size. The logo is enclosed in a square border.

Professional Liability
Insurance Services, Inc.®
Wholesale Division

T: 800-713-9473, 770-427-9577
F: 770-427-5218

W: www.pliswholesale.com
E: info@pliswholesale.com

Professionals Serving Professionals

All coverage features are still subject to individual underwriting and certain coverage features may be restricted. This is not part of the insurance contract and confers no rights upon you or your client. This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance purchased, read the policy, declarations page and any endorsements, and discuss with your broker. Actual terms and conditions may be amended by endorsement or affected by state laws.

Copyright © 2008, 2009 PLIS®, Inc. and its licensors. All rights reserved.