



Allianz Global Corporate & Specialty®

Protecting Restaurants

Over 100 years insuring the hospitality industry

Whether your middle market client has a fine dining, casual or family style restaurant, Allianz offers specialized coverage and effective loss prevention services to protect against restaurant-related mishaps.

Let's Talk

With our expertise in the Hospitality industry, we look forward to discussing your Restaurant opportunities. Since there are often nuances to our stated appetite, we encourage you to call your Allianz representative to discuss your business

Place your clients with a carrier that offers coverage specifically designed for restaurants.

Products

Our industry-leading coverages include:

- General liability
- Excess liability
- Umbrella
- Property
- Property for Highly Protected Risk (HPR)
- Automobile
- Inland marine
- Workers' compensation
- International

Allianz understands that today's restaurateur must continuously exceed guest expectations for quality food, comfort and safety. Our deep underwriting expertise in the hospitality industry provides your clients with a broad range of coverages that protect their unique assets, income, and reputation to help ensure business continuity. We can also help your clients manage risk through proactive loss control and superior claims service.

From data compromise to crisis management, even down to irreplaceable wine valuation based on the menu selling price – we designed our restaurant coverages to address your clients' needs in a single policy. And, with all the insurance in one place, you'll find it easier to put together a full solution, close coverage gaps and simplify the process when a claim occurs.

Standout Coverages

Food Server Tips Included as Business Income

Covers food and beverage employees' reported tips when choosing to cover ordinary income as part of business income.

Crisis Management

The right insurance coverage for a crisis can help your client react with confidence and clarity, protect their income, and preserve their reputation. We can help your client cover the expenses of a crisis event, including:

- Costs to hire a public relations or crisis management firm for up to 60 days after a covered event
- Lost income incurred as a result of the crisis event
- Medical, counseling and transportation costs to those who witnessed or were injured, as well as funeral expenses for lives lost in the event
- Expenses for necessary printing, advertising, mailing materials or required travel

Food Contamination

While your clients aim to have the cleanest kitchen possible, an E.coli outbreak could cost thousands in contaminated food and lost revenue. With our optional Food Contamination coverage, Allianz not only covers your client's legal liability for bodily injury claims, but will also pay for cleanup, testing and reasonable medical costs, should a local health board close the business due to food contamination.

www.agcs.allianz.com  [AGCS_Insurance](#)

Allianz 

Wine Valuation

Upscale restaurants with extensive wine cellars need special protection. With most restaurant policies, any lost wines are normally valued at acquisition cost. The Allianz endorsement provides coverage for irreplaceable wine inventory based on menu prices to ensure proper protection for your client's wine investment.

Per Location Aggregate

The aggregate limits for general liability, liquor liability and umbrella apply separately to each location.

Additional Valuable Coverages Available for Restaurants

- Communicable Disease Extra Expense
- Data Compromise First Party Expense
- First Party Credit Card Breach Protection
- Key Employee Replacement Extra Expense
- Abuse and Molestation

Appetite Information

These appetite guidelines indicate our general risk preferences to help you better qualify business opportunities with Allianz.

Market Segment

- Restaurants
 - Fine Dining
 - Casual
 - Family Style

Preferred Risk Characteristics

- Non-combustible or fire-resistive construction, along with frame and joisted masonry fully sprinklered to NFPA 13 standards
- 75% of buildings younger than 30 years
- "Green" buildings:
 - LEED®-certified, ENERGY STAR® labeled
- Well-controlled liquor exposure
- Appropriate safety and risk transfer programs
- Life safety codes
- Slip and fall prevention
- Alcohol service training program (where applicable)
- Clients that engage in accident prevention practices, have return to work programs, or reduced employee turnover
- Favorable claims history

We Also Consider

- Fast-casual restaurants
- Property catastrophe coverage based on favorable individual locations and overall account characteristics

Not in Appetite

- Fast food restaurants
- Bars and nightclubs
- Residential food delivery

About Allianz

As an international financial services company, we offer our 85 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty® is our dedicated brand for corporate, specialty, and middle market risks and insures over half of the Fortune 500® companies.