



Restaurant Marketing Program

Crisis Management Insurance

A restaurant's reputation is its bread and butter. It is not only critical to your standing in the restaurant community, but to potential customers, suppliers, and investors. How you respond to crises on your property can determine whether your business survives.

Crises can arise from hosting a gathering on your premises and serving contaminated food, a violent crime occurring in the parking lot, a fire or natural disaster, or even a construction accident. The negative publicity from events like these can lead to low employee morale, reduced productivity, and a decrease in business in both the short and long term. Are you prepared for such a business interruption and loss of income?

Solutions for Businesses of All Sizes

Until now, emergency preparation and crisis management coverage have been available for large organizations, but not small and medium-sized ones. Fireman's Fund® has eliminated that inequity. Our new Crisis Management coverage is available for your restaurant business, whether you have a single location or several operations. The only requirement is that we already write your insurance for business income and extra expense.

Our crisis management solution includes:

- Crisis Communications and Emergency Preparedness Services
 - Practical articles in our *i*Customer Series® Portal to help you prepare for emergencies whether man-made or natural.
 - Links to numerous articles from FEMA and other governmental agencies to help you prepare for a crisis.
- Coverage to protect you after a crisis. Our Crisis Event coverage helps protect your reputation and income after a crisis. The endorsement includes:
 - Crisis Event Communication: For up to 60 days after the covered event we pay for the services of a professional communications or public relations firm to guide you in managing your media message, as well as your internal communications so your own employees quickly feel confident that things are under control.
 - Crisis Event Business Income and Extra Expense: We cover your loss of income and extra expense resulting from a covered crisis event for up to 60 days. There is a 24-

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state. The product's coverages, terms, and availability may vary by state. Please check with your Fireman's Fund representative.

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hour waiting period for Crisis Event Income and no waiting period for Crisis Event Extra Expense.

- **Post-Event Expense:** Demonstrating that you care for what happens to people is important after the crisis. Our endorsement covers medical, funeral expense, counseling, and related transportation for people who were injured in the crisis, witnessed the crisis, or work in the location where the crisis occurred. It also covers travel expenses for families of deceased person(s). The coverage applies in excess of applicable workers' compensation, health insurance, employee assistance programs, and general liability coverages that are in force. There is no waiting period deductible for this coverage.

We offer limit options of \$10,000, \$25,000, \$50,000, or \$100,000 individually for all three coverages.

Expert Claims Service

Our claims professionals – rated among the best in the industry by our customers – provide fast, fair, and responsive service. They are backed by special investigation units that root out fraud. They have access to professional communication and crisis management firms and will help you immediately respond to your crisis.

You Get Peace of Mind and Protection for your Business

Your insurance agent can provide more details on our Crisis Management insurance for your restaurant business and help you determine the amount of protection you require.

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