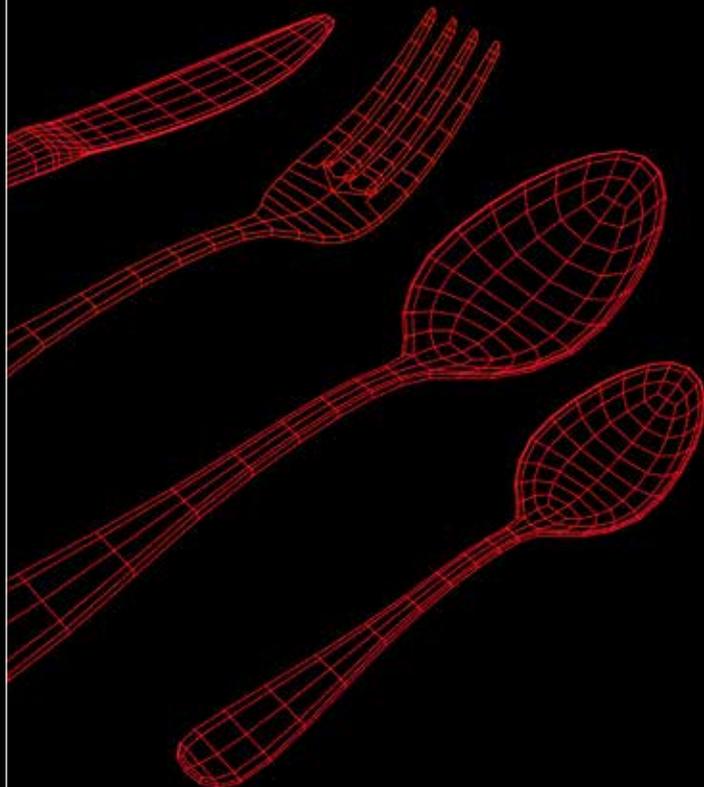




HISCOX
LONDON MARKET

Restaurant
Contamination
Insurance

PROTECTING YOUR
BUSINESS **WHEN**
THE UNEXPECTED
IS DISHED-UP



THE RESTAURANT CONTAMINATION RISK

A restaurant chain experiences an E.coli outbreak resulting in the temporary closure of multiple sites; a restaurant food supplier reports a contamination of its product; malicious tampering of a restaurant's food threatens to cause a reputational disaster.

If a restaurant falls victim to a foodborne illness, it can not only create significant short-term losses at its location(s), the longer-term damage to its reputation can be devastating.

Restaurant Contamination Insurance from Hiscox

Protecting restaurants from the financial consequences of a foodborne illness, our insurance will meet a range of related costs such as loss of revenue and clean-up costs following an outbreak. And, because we know that it's not just lost revenue from reduced custom at stake, our policy also works hard to help protect and restore a restaurant's reputation.

Once notified of a problem, clients have access to a 24/7 response consultancy service from red24 or Control Risks. Their expertise in all areas of crisis management is invaluable to clients when helping them to limit their brand damage following a contamination incident.

Who is Hiscox Restaurant Contamination Insurance for?

- Corporately-owned, franchised and privately-owned restaurants worldwide, with a minimum premium of \$15k/£10k.
- Capacity available of up to \$50m.
- Losses covered include: pre-incident expenses; business interruption; employee expense; extortion cost; brand rehabilitation; recall costs; consultant costs; disease outbreak clean-up costs; and lost royalty income.

Custom policy wordings for restaurants

Unlike many other restaurant contamination insurance policies, we have developed a bespoke policy wording that responds to eight distinct coverage triggers:

- foodborne illness
- supplier contamination
- public health authority announcement
- malicious tampering
- adverse publicity
- workplace violence
- product extortion
- disease outbreak.

Product recall cover through Lloyd's

Hiscox can trace its Lloyd's roots back to 1901 and underwrites through Syndicate 33 (one of the oldest and most respected syndicates in Lloyd's) and 3624. All Syndicates benefit from the security of Lloyd's high quality A+ financial rating (S&P), as well as its Central Fund.

As well as the restaurant industry, we also offer product recall insurance for:

- food and drink
- automotive components
- consumer goods/durables
- pharmaceutical manufacturing.

Hiscox Restaurant Contamination Insurance

Key features and benefits

FEATURES

Bespoke policy wordings.

Broad policy trigger.

One of the biggest underwriting teams in London.

Offer on a subscription or 100% basis.

Fast quote turnaround.

Access to underwriters on a face-to-face basis.

Claims handling mirrors our underwriting philosophy.

Access to red24 crisis management consultants or Control Risks.

BENEFITS

Responds to the client's specific needs. Underwriters have a thorough understanding of the coverage points.

Client has confidence they will be covered for a wide range of circumstances.

Brokers and clients benefit from a proactive team that has decades of underwriting experience in restaurant contamination insurance.

Client can take advantage of the risk diversification of the Lloyd's market.

Brokers and clients benefit from quick decision making.

Underwriters empowered to make decisions and meet with clients when requested/required.

Clients will be dealt with by decision makers to get claims paid promptly and efficiently.

Instant support for clients when facing a contamination crisis.

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For more information

To find out more about Hiscox Restaurant Contamination Insurance, speak to your usual Hiscox underwriting contact, call +44 (0)20 7448 6000, email product.recall@hiscox.com or visit hiscoxlondonmarket.com.

Registered in England no. 2590623

Hiscox Syndicates Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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