



HISCOX
LONDON MARKET

Hiscox Small
Restaurant
Contamination
Insurance

**WILL YOUR
BUSINESS SURVIVE
IF PEOPLE STOP
COMING TO YOUR
RESTAURANT?**



THE RESTAURANT CONTAMINATION RISK

HIV, E-coli, Listeria, viruses, parasites, Norovirus, pathogens, Hepatitis A, Salmonella, contamination. One-in-six (48 million) Americans are affected by foodborne illness every year.

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.

Small Restaurant Contamination Insurance from Hiscox

We will pay for:

- loss of sales
- two-for-one offers
- advertising
- restaurant clean-up costs
- extra expenses
- consultant costs
- increased cost of working.

This policy will cover you for:

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

Limits available:

- \$250k, \$500k or \$1 million per location.

Extras:

- access to crisis consultants Control Risks
- pre-incident and post-incident help
- 24/7 hotline.

Are you eligible?

- US-based.
- 20 locations or less that share your brand.
- Total annual sales across all locations up to \$5 million.*
- Trading for a minimum of three years.

Control Risks services can include:

- food safety training
- contaminant testing
- simulation exercises
- interactive workshops
- audits, supplier management and business continuity.

*For policies with sales of \$3 million and above, there must be at least two locations insured in the policy.

Do restaurants have this insurance coverage already?

It is a common misconception that business interruption cover following a contamination or foodborne illness is covered in property, liability insurance or workers' compensation.

	Property insurance	Liability insurance	Contamination insurance	Workers' compensation
Physical damage to the property	Yes	No	Yes	No
Business interruption from property damage	Yes	No	No	No
Lawsuits from third parties	No	Yes	No	No
Business interruption from a contamination/tampering/outbreak	No	No	Yes	No
24-hour food safety crisis response following a contamination/tampering/outbreak	No	No	Yes	No
Recovery costs and expenses following a contamination/tampering/outbreak	No	Possibly but sub-limited	Yes	No
Employee injured while 'on the job'	No	No	No	Yes

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For more information

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