

DISTINGUISHED.
PROGRAMS

DISTINGUISHED RESTAURANT PROGRAM

Unmatched Industry Experience & Expertise



With over 30 years of industry experience, our team understands the unique needs of your restaurant clients.

Eligible Restaurant Types:

- Fine Dining
- Fine Dining Casual
- Family/Casual Dining
- Fast Casual
- Wine Bars
- Off-Premises Caterers
- Ghost Restaurants

We are also happy to consider:

- New Ventures
- Sushi & Raw Bars
- Hibachi-style
- BBQ



NATIONAL COVERAGE*

Local Expertise.

A+XV

EXCLUSIVE

Rated Paper



ONE-STOP SHOP

for restaurants

LET'S GET YOUR RESTAURANT CLIENTS COVERED

Specialize in restaurants with us.

RESTAURANT PACKAGE

The Distinguished Restaurant Package* brings together all the coverages your clients need including Property, General Liability, Liquor Liability, EPLI, and Cyber.

Features:

- Property and General Liability
- Liquor Liability
- Cyber Liability
- Employment Practices Liability endorsement
- Auto (hired/non-owned, valet)
- Umbrella up to \$5M eligible with package carrier
- Building or just improvements & contents
- Customizable enhancement endorsement
- Flood and Quake options in some cases

GHOST KITCHENS

Also known as Cloud, Virtual or Commissary Kitchens, are restaurants without any indoor seating or space for diners. They are one of the fastest growing sectors in the restaurant industry, and we have the specialized insurance they need.

Features:

- ProHost exclusive program - only available through Distinguished
- New ventures eligible
- Hospitality Plus Endorsement - specialized restaurant coverages included
- A+ XV rated carrier
- Employment Practices Liability and Cyber coverage available for most accounts

RESTAURANT UMBRELLA

Umbrellas are for extra protection when the unforeseeable happens. Our high excess limits provide outstanding value for insureds that require additional coverage. Designed by industry liability experts, your restaurant clients can rest assured they'll be covered when they need it most.

Features:

- Limits from \$5M to \$150M to satisfy any restaurant
- Admitted, A.M. Best A rated carriers
- Competitive pricing and low minimum premiums
- Responsive service and 24 hour direct-to-issue binding confirmation
- No shared limits
- Follow Form Liquor Liability (subject to separate liquor limit and underwriting approval)

DEADLY WEAPONS PROTECTION

Today's reality means that restaurants face more threats than ever, including the risk of armed assailants entering your restaurant with the intent to do harm. Available as an add-on to Package or Umbrella coverage, we offer Deadly Weapons Protection for policy holders.

Features:

- Property Damage
- Funeral Costs
- Business Interruption
- Business Salary Expense
- Extra Expense
- Crisis Management
- Counseling Services
- Coverage for a wide variety of weapons, not just firearms
- Crisis management services are activated if a weapon is just brandished as well as if actually used

**Property coverage is not available in AK*