

Rely on our strength

We are Capitol Insurance Companies:

Capitol Indemnity Corporation – providing Property & Casualty insurance on an admitted basis in nearly 40 states

Capitol Specialty Insurance Corporation – providing Property & Casualty insurance on a non-admitted basis, is being appointed in all 50 states

Platte River Insurance Company – providing Fidelity & Surety in all 50 states, plus the District of Columbia



These materials describe Capitol Indemnity's coverage for restaurants. Given space limitations, we cannot list every provision, condition or exclusion in the policy. These materials are subject to the terms of the actual policy issued. In all cases, the language of the policy controls. Please read your entire policy carefully immediately after you receive it and contact your agent in the event you have any questions.

Providing Strong Protection for Unique Markets

To find out more about Capitol's coverages, contact your insurance agent or call us for the name of an agent in your area.



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CBR 016 (01-05)



Restaurants

STRONG
PROTECTION
FOR UNIQUE
MARKETS



STRONG PROTECTION FOR UNIQUE MARKETS

Protecting the business of restaurant owners

For nearly 50 years, Capitol Indemnity Corporation has provided strong protection for people in unique businesses. As a restaurant owner, you face unique business challenges and risks.

Capitol Indemnity matches your special risks with an insurance program that provides both property and liability coverage for eligible risks. Talk to your Capitol agent about a comprehensive package of protection for your business that could include:



Property Coverage

(Coverage limits may be increased and endorsements may be added for an additional premium).

- Business Income* – Actual loss sustained
- Business Income Civil Authority* – 3 weeks
- Extra expense*
- Equipment breakdown – Included
- Utility services direct damage – Off-premises power interruption property coverage
- Utility services time element – Off-premises power interruption business income coverage
- \$1,000 Fire department service charge
- \$1,000** Money Orders / Counterfeit paper currency
- \$2,500 Outdoor property
- \$2,500** Forgery and Alteration
- \$5,000 Increased cost of construction
- \$5,000 Money and Securities
- \$5,000 Employee Dishonesty
- \$5,000 Business personal property in transit
- \$10,000 Personal effects
- \$10,000 Outdoor signs
- \$10,000 Pollutant clean up and removal
- \$15,000 Business personal property off-premises
- \$25,000** Water damage – Sewer back up
- \$25,000 Accounts Receivable
- \$25,000 Valuable papers and records
- \$25,000 Fine Arts
- \$25,000 Electronic data processing hardware and software
- \$100,000 Business personal property at newly acquired premises
- 4% Automatic limit increase (building)
- Seasonal 25% increase for business personal property

Optional Property Coverage:

- Food spoilage
- Ordinance or law coverage

* No waiting period

** Subject to property limits at time of loss

General Liability Coverage

Occurrence Form Applies

Liability & Medical Expense Occurrence	General Aggregate	Products	Medical Expense (Per Person)
\$300,000	\$600,000	\$600,000	\$5,000
\$500,000	\$1,000,000	\$1,000,000	\$5,000
\$1,000,000	\$2,000,000	\$2,000,000	\$5,000
\$1,000,000	\$3,000,000	\$3,000,000	\$5,000

Coverage Includes

- Bodily injury
- Medical expenses
- Advertising injury
- Property damage
- Personal injury
- Limited contractual liability

Tenant Fire Liability

- \$100,000 (higher limits available)

Optional Coverages

- Employee benefit liability
- Hired auto liability*
- Hired and non-owned auto liability*
- Tenants liability

Umbrella Coverage

- Limits from \$1,000,000 to \$5,000,000

Workers Compensation

- Available in limited states

Eligible Restaurants

- Limited Cooking Restaurants – no grilling, deep fat frying or solid fuel cooking; no alcohol (beer and wine acceptable, but must be less than 25% of gross sales); no seasonal operations.**
- Unlimited Cooking Restaurants – grills, deep fat fryers and broilers acceptable (must have automatic extinguishing system); alcohol sales (not to exceed 40% of gross sales); no seasonal operations.**

* Not available in all states

** See your agent for other eligibility guidelines. Capitol Plus restaurant package program available for ineligible Business Owners Program classes.