AXON
Crisis Management

Foodborne Illness & Contamination Insurance

Owning and operating a restaurant is no small task. Building your reputation took years of hard work and dedication. Protecting your business' brand and its financial viability is now more difficult than ever. When it comes to the well being of your patrons, even one small misstep can have significant ramifications.

Food contamination, maintenance/sanitation failures, acts of violence, or ill employees/guests can be devastating to a business. It only takes one foodborne illness incident or potential disease outbreak to damage the reputation of a restaurant.

Foodborne Illness and Contamination Insurance offered by *Axon Crisis Management* can help protect both your reputation and your bottom line by providing 24/7 access to food safety and security consultants along with insurance coverage that includes up to $30 million in limits and retention options to meet your financial needs.

Our policy is intended to supplement your existing business owners, general liability and property insurance, providing an array of coverage that isn't typically found in those policies.

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The policy provides coverage when any one of these incidents occur:

- Foodborne illness: one or more patrons become ill due to consumption of food or sanitary conditions at your restaurant;
- Contaminated supplied products: one or more patrons become ill or you are required to destroy/return a product or ingredient to one of your suppliers because it was contaminated before you received it;
- Extortion demand: someone threatens to destroy your property or contaminate your product if you don't pay them extortion monies (cash, monetary instruments, services or similar);
- Government recall: The government recalls a product supplied to you requiring you to destroy/return product;
- Health scare event: You are forced to close your restaurant by the competent authorities because a Contagious Person was present in the location (a Contagious Person is one that is infected with a pathogen, or mutation or variation of such, from a total of 24 pathogens covered under the policy);
- Malicious product tampering: someone tampers with your products causing them to be unfit or dangerous to serve to your customers;
- Security crisis event: someone takes hostages at your restaurant;
- Workplace violence event: someone threatens or actually physically harms someone at your restaurant;
- Public notification: any news or report stating that there is a health risk associated with eating at your restaurant due to Foodborne Illness, Contaminated Supplied Products, Governmental Recall, or Malicious Product Tampering.

Your reimbursement will include:

- Lost profits for a period up to 18 months
- Cost to replace product that cannot be served to patrons
- Cost to cleanup/sanitize the restaurant to allow for re-opening
- Reimbursement of extortion money paid
- 24/7 Access to food safety/security experts to assist you in navigating and responding when coverage is triggered

WHO WE INSURE

- Restaurants
- Grocery stores
- Country Clubs with food service exposures
- Hotels with food service exposures

POLICY LIMITS

- Limits of $1M up to $30M are available

"Insurance Coverage Going Beyond Industry Standards."

Questions? Contact Us!
Axon Crisis Management
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The information contained herein is provided for general informational purposes only. The above coverage descriptions do not include all policy terms, conditions and exclusions; coverage is subject to the language and complete policy terms, conditions and exclusions of the policies as actually issued. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.