

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's 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 \$50 million in limits and retention options to meet your financial needs.

Our policy does not replace other insurance policies you purchase, it provides an array of coverage that isn't found in your business owners policy, general liability, or property policy.



The Hartford

The policy provides coverage when any of these incidents occur:

- **Foodborne illness:** Consumption of food or sanitary conditions at your restaurant has, would or resulted in or is alleged to have caused bodily injury to one or more customers;
- **Sanitary Conditions:** Bodily Injury has, would have or is alleged to have occurred to a customer attributable to sanitary conditions at an Insured Location
- **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 an actual, alleged, or the potential for health risk to humans 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 ad hoc access for the Named Insured to Crisis Response Consultants
- 24/7 access to food safety/security experts to assist you in navigating and responding when coverage is triggered
- Access to an exclusive call center in the event public outreach is needed. This is in partnership with Crisis Management specialized companies RQA, Inc. and Callzilla.

WHO WE INSURE

- Restaurants
- Grocery Stores
- Country clubs with food service exposures
- Hotels with food service exposures

POLICY LIMITS

- Limits of \$250k up to \$50M are available

QUESTIONS? CONTACT US!

Axon Crisis Management

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