



# Colorado Restaurant, Bars, and Taverns

You work hard to make your business a success. With SECURA, you get trade-specific insurance tailored to your needs. Our program is specially designed for your sports bar, brew pub, wine bar, bistro, tavern, or restaurant to give you peace of mind so you can focus on your customers. You'll find our people truly care and enjoy helping you.

## Convenient program features

### Estimated sales based on square footage of premises

This makes insurance costs more predictable for restaurateurs and eliminates the hassle of premium audits.

### One carrier for all lines of business

If your liquor receipts are 50% or less, SECURA has the capability to write all of your business insurance including Commercial Package (Property and General Liability), Liquor Liability, Workers' Compensation, Commercial Auto, and Commercial Umbrella.

### Percent of sales

Use of a percent of sales basis for Actual Loss Sustained (ALS) rating for risks with less than \$1 million in sales per location. This approach eliminates the need to complete a business income worksheet.

### Our Commercial Package Policy offers coverage WRAPs tailored for your business.

#### Restaurant trade coverages

- Accidental Discharge Clean-Up Expense.....\$2,500
- Restaurant Broadened Business Income (including Accidental Discharge, Food Contamination, Off Premises Special Event Cancellation, and Water Boil Order) .....\$10,000
- Client Property — Theft by Employee.....\$10,000
- Credit Card Clips — Forgery, Theft, Disappearance, or Destruction .....\$5,000

## Restaurant WRAP Special Features

### Flex coverages

Our Flex Coverage Limits reduce worry about having enough coverage. At the time of loss, apply your limit of \$125,000 to any combination of the six coverages below:

- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges

### Coverage features

Key coverages for the Universal WRAP include:

- Newly Acquired or Constructed Property ..... \$1,500,000
- Accounts Receivable (other than electronic data)
  - On premises ..... \$25,000
  - Off premises.....\$5,000
- Additional Covered Property .....\$50,000
- Business Personal Property
  - Seasonal increase..... 25% or \$100,000 (whichever is less)
- Employee Theft.....\$10,000
- Money and Securities
  - Inside.....\$10,000
  - Outside .....\$10,000
- Outdoor Property
  - Trees, Shrubs, and Plants .....\$10,000 (limited to \$1,000 per tree, shrub, or plant)
  - Fences and Antennas.....\$10,000
- Outdoor Signs.....\$10,000 per sign

*These are coverage highlights. For a complete list of coverages, please see the reverse side of this document. Contact your independent insurance agent for complete details.*

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.



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## Equipment Breakdown WRAP

### Equipment Breakdown coverage

- Additional Covered Cause of Loss for Property ..... Included

### Additional coverages: Equipment Breakdown

- Expediting Expenses ..... \$25,000
- Hazardous Substances ..... \$25,000
- CFC Refrigerants ..... Included
- Business Income  
and Extra Expense ..... Included when selected

### Spoilage coverage

- Perishable Stock ..... \$25,000
- Deductible ..... \$500
- Breakdown or Contamination ..... Included
- Power Outage ..... Included
- Selling Price ..... Included

### Utility services — Time Element and Direct Damage

- When Business Income and Extra Expense  
applies Building, Business Personal Property  
and, if applicable, Business Income and Extra  
Expense combined ..... \$25,000
- Water Supply Property ..... Included
- Wastewater Removal Property ..... Included
- Communication Supply Property  
(including overhead transmission lines) ..... Included
- Power Supply Property  
(including overhead transmission lines) ..... Included
- Covered Causes of Loss applicable ..... Special and  
Equipment Breakdown
- Time Element ..... 24 hour waiting period