

Restaurant Insurance - Restaurant Insurance Policy - Restaurant Insurance Coverage

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Bar Insurance

Tavern Insurance

Catering Insurance Restaurants, historically, shape a community, and can be a great source of income. Your Restaurant Insurance Policy Coverage will be your greatest tool if you have a loss. As a Restaurant Owner or Restaurant Manager it is imperative that you insure your restaurant so it is properly protected with the right Restaurant Insurance Policy. Our agency offers the best coverage for the best rates. Restaurant Insurance - Property Insurance Coverage

The Property Insurance on your Restaurant Insurance Policy can insure that the buildings that you own and/or business property and inventory against physical loss or damage.

If you don't own your building, you'll still need to insure the contents. In most Restaurant Insurance Policies, property insurance for business contents covers furniture, fixtures, inventory, office equipment and other supplies stored at your facility or off-premises. You may insure those items for replacement cost or for actual cash value (ACV), which pays only for the depreciated value of the property.

Replacement cost policies have higher premiums, however they can help your business recover from a loss faster, since you can replace all of the lost or damaged property with new items. If you lease some of the equipment at your business, the leasing company may require that you insure the property at replacement value. Restaurant Insurance - Loss of Use or Business Income The Loss of Use or Business Income coverage on your Restaurant Insurance Policy will protect your revenue stream in the event of a loss or damage to your establishment. If your Restaurant suffers from a fire, water damage, collapse or any other insurable loss and you are forced to close your doors, you may be left with out a revenue stream or income source. Business Income coverage can provide coverage for your lost revenue while your establishment is being repaired or even rebuilt. If you own the building and have tenants, it will cover the loss of rent you are not collecting during rehabilitation. Restaurant Insurance - Liability Insurance Coverage

The Liability Insurance aspect of your Restaurant Insurance Policy is designed to insure the business against losses even if they are negligent or liable for damage, injury or loss to another's property, reputation, or health. Typically, damages, legal defense fees and settlement charges are paid by the insuring company when a claim is filed against the business. Bodily Injury Liability

Liability coverage may pay the affected person or firm for the cost of care, the loss of services and restitution for death that results from an injury. Property Damage Liability

In the event your business causes damage to, or causes the loss of use of someone else's property, property damage coverage may pay for the value of the physical damage to the property; or the loss of use of that property. Products and Completed Operations

A policy may provide coverage for your company's completed products or services. If an injury occurs due to the use of your products or services provided, the policy would pay for the resulting damages and any legal expenses up to the policy limits. Contractual Liability

General Liability coverage extends to any liability you may assume by entering into a variety of different types of contracts such as a building lease.

Restaurant Insurance Liquor Liability

If you're not in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, the policy may protect you in case someone claims you are legally liable for a liquor-related accident. Hired Auto & Non-Owned Auto

Hired Auto & Non-Owned Auto coverage if requested is typically added as an endorsement on a policy. If there are no vehicles owned by the company this coverage will meet the contract requirement for Commercial Auto coverage.

Hired Auto coverage replaces or augments the liability coverage offered by auto rental agencies for example

Non-Owned Auto coverage protects your company in the event that your company is sued as a result of an auto accident that you or one of your employees has in a personal vehicle while on company business.

Medical Payments

If someone is injured by you or at your business site, the policy may pay for medical and funeral expenses incurred, up to policy limits, within one year of the accident . For example, if a customer tripped and fell on your premises and had to be hospitalized.

Personal Injury

Most Restaurant Liability Policies provide coverage if you are accused of:

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- Publishing inaccurate information that slanders or libels a person or organization;
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- Publishing material that violates a person's right of privacy;
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- Falsely arresting, detaining or imprisoning someone;
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- Maliciously prosecuting someone;
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- Wrongfully evicting someone. Advertising Injury

In the course of advertising your company's own goods, products or services, this policy will provide valuable liability protection against advertising injuries resulting from:

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- Publishing inaccurate information that slanders or libels a person or organization;
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- Publishing material that violates a person's right of privacy;
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- Copying some other company's advertising ideas or style of doing business;
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- Infringing on another company's copyright, title or slogan. As many people have already found out, Castle Rock Insurance Agency is the best stop for a quote on Restaurant Insurance. We are the low cost solution for your Restaurant Insurance Policy. Castle Rock Agency currently offers Restaurant Insurance Policy Coverage in New York, NY, New Jersey, NJ and Pennsylvania, PA.

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