



RESTAURANTS

TRIM-PLUS®

Salt. Pepper. Silverware. **Society.**

It's what you need to do business.

^
restaurant



societyinsurance.com
888-5-SOCIETY
(888-576-2438)

RESTAURANTS



By making it our business to understand your business, Society® Insurance has earned the endorsements of the Wisconsin Restaurant Association, the Iowa Restaurant Association and the Indiana Restaurant Association. And just like you, we want to give our customers an experience that will not only meet but surpass expectations. We listen, anticipate needs and work to understand our customers. It's a commonsense formula for uncommon satisfaction.

TRIM-PLUS®

The Society unique TRIM-PLUS is a bold new way to give restaurant, tavern, banquet facility and catering business owners like you the broadest property/casualty programs available. Businessowners coverages available under TRIM-PLUS policies include:

Types of Coverage

Limit Per Occurrence

- Broad form general liability
- Building glass covered without sub-limit
- Newly acquired buildings \$500,000
- Newly acquired personal property \$100,000
- Ordinance or law (RC only) \$50,000
- Personal property off premises \$25,000
- Water damage backup of sewers/drains \$25,000
- Debris removal additional coverage \$25,000
- Pollution cleanup \$25,000
- Outdoor property (all perils) \$10,000
- Personal effects \$10,000
- Valuable papers \$10,000
- Electronic data \$100,000
- Data breach/identity theft services
- Accounts receivable \$10,000
- Off-premises sign coverage \$5,000
- Loss of business income 12 months
- Extended business interruption: recovery period 60 days
- Action by civil authority loss of business income 3 weeks
- Dependent properties loss of business income 3 weeks
- Action by public health authority (contamination) 3 weeks
- Customer expense reimbursement 2 weeks
- No coinsurance penalty
- Fire extinguishing equipment recharge
- Other Society Businessowners features:
 - No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income
 - No waiting period "deductible" applying to loss of business income
 - No 80 percent clause applying to replacement cost coverage
- Equipment breakdown:
 - Spoilage \$100,000
 - Data restoration \$100,000
 - Computers at personal property limit
 - Loss of business income and direct physical loss resulting from a service interruption caused by equipment breakdown or covered perils
 - No waiting period "deductible" applying to a covered service interruption loss
 - Limits subject to policy limits

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TRIM-PLUS®



TRIM-PLUS® Extension Endorsement

As a TRIM-PLUS policyholder, you'll benefit from the following expanded coverages at no additional charge:

<i>Types of Coverage</i>	<i>Limit Per Occurrence</i>
▪ Outdoor property	\$20,000
▪ Contamination	\$25,000
▪ Pollution cleanup	\$50,000
▪ Watercraft	\$5,000
▪ Crime	\$10,000
- Money and securities	
- Counterfeit currency	
- Extortion	
- Funds transfer fraud	
- Forgery and alteration	
- Computer fraud	
- Employee dishonesty	\$50,000
▪ Employee Practices Liability Insurance (EPLI)	\$5,000
▪ Special events-business personal property	\$10,000
▪ Guest property	\$15,000
▪ Accounts receivable	\$30,000
▪ Valuable papers	\$30,000
▪ Fine arts	\$25,000
▪ Sponsored athletic events-general liability	
▪ Special events-general liability	
▪ No athletic participation liability exclusion	

Liquor Liability

Liquor liability is available as an option to all qualified risks. In Wisconsin you may even be eligible to receive an endorsement extending coverage to include liquor liability at no charge.

Catering to Your Needs

Like you, customer satisfaction is our number one concern. We want to make certain you get the kind of coverage you need and the service you expect. That's why we've made a commitment to understand the special considerations of your business. Sounds like a lofty goal, but it's business as usual for Society.

This expertise also extends to our risk management and claims services. Our risk management experts are trained and experienced in finding solutions to a wide range of safety and health challenges. And our expert claims department makes certain legitimate claims are paid, while others are not. With Society you get the coverages you need at a price that's fair.

Workers Compensation

Society was founded in 1915 specifically to provide workers compensation insurance. Now our name is practically synonymous with this complicated and specialized field. This experience and expertise translates into dividend plans that were specially designed for the Wisconsin Restaurant Association, the Iowa Restaurant Association and the Indiana Restaurant Association.

Uncommon Services

Our expert service extends to other coverages such as commercial automobile and umbrella policies. Give us a call at 888-5-SOCIETY (888-576-2438) or use our agent locator at societyinsurance.com to find an independent agent who will give you more information about the variety of services and coverages Society can offer you.



Uncommon Satisfaction

At Society Insurance we're not afraid to break away from the pack with innovative coverages for niche and specialty markets. You can trust our experts to help you find the policies that fit the needs of your business. We think of it as uncommon insurance for uncommon satisfaction.



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This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-5-SOCIETY (888-576-2438).


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UNCOMMON INSURANCE®

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