

TRIM-PLUS®



**RESTAURANT INSURANCE  
FOR YOUR BUSINESS  
BEATS BUSINESS INSURANCE  
FOR YOUR RESTAURANT.**



Small details. Big difference.™

# TRIM-PLUS® WAS MADE TO ORDER FOR RESTAURANT OWNERS, BY RESTAURANT OWNERS.

Many years ago, when we set out to create a superior insurance program for restaurants at a fair price, we asked restaurant owners what they needed but weren't getting from their current carriers. And then we proceeded to deliver on the small details that make the biggest difference to businesses like yours.

Long-standing industry expertise along with attention to emerging needs is how Society Insurance continues to earn the endorsement of the Wisconsin Restaurant Association, the Iowa Restaurant Association and the Indiana Restaurant Association.

What can we say—we're in the service business too.

Just like you.

## TRIM-PLUS®

Only TRIM-PLUS gives restaurant, bar, banquet facility and catering business owners like you this unique combination of property and casualty coverages and services, in one comprehensive package.

### 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
  - Tenant's improvements and betterments included
- Water damage backup of interior sewers/drains ..... \$25,000
- Debris removal additional coverage ..... \$25,000
- Personal property off premises ..... \$25,000
- Personal effects ..... \$10,000
- Electronic data ..... \$100,000
- Data breach advisory services
- Off-premises sign coverage ..... \$5,000
- Loss of business income (covered causes of loss) ..... 12 months
  - Loss due to action by civil authority ..... 4 weeks
  - Loss due to contamination (or contamination threat) ..... 3 weeks
  - Loss due to dependent properties ..... 3 weeks
  - Loss due to violent acts ..... 3 weeks
  - Loss due to service interruption
    - No distance limitation
    - All covered causes of loss, including equipment breakdown
    - Transmission lines are included
- Extended business interruption: recovery period ..... 60 days
- Customer expense reimbursement ..... 2 weeks
- Equipment breakdown:
  - Data restoration ..... \$100,000
  - Computers at personal property limit
- 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
  - GREEN endorsement: Up to \$100,000 for energy-efficient or environmentally-friendly improvements

## TRIM-PLUS® Extension Endorsement

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

Types of Coverage	Limit per Occurrence
• Outdoor property .....	\$20,000
• Spoilage .....	\$100,000
• Food contamination .....	\$25,000
• Pollution cleanup .....	\$50,000
• Watercraft .....	\$5,000
• Crime .....	\$10,000
– Money and securities	
– Counterfeit currency	
– Forgery and alteration	
– Extortion	
– Funds transfer fraud	
– 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.

### Franchise Endorsement

If your business is a franchise, you may want to purchase our Franchise Endorsement to get the following coverages. Please note that this endorsement is FREE to members of the Wisconsin or Iowa Restaurant Associations.

Types of Coverage	Limit per Occurrence
• Increased cost to repair due to franchise agreement .....	\$50,000
• Business income and extra expense due to a contamination loss at another franchise location .....	3 weeks
• Grantor of franchise listed as an additional insured at no charge	

**Please note: The limits shown may be reduced by selecting lower limits for your contents or building.**

No waiting period.

Small detail.  
Big difference.



When a covered loss or power outage interrupts “business as usual,” Society’s loss of business income coverage kicks in immediately, unlike some insurance companies that don’t reimburse you for the first 72 hours.

### Preventing Losses

Understanding the particular insurance needs of your business means knowing where the risks are and helping you control them to minimize loss. Our risk management experts will also help you address your safety and health challenges, with services ranging from employee screening to OSHA training.

### Expert Claims Handling

You can report a claim by telephone 24 hours a day, 365 days a year. So if a serious loss occurs, we’ll help you manage it quickly and thoroughly. And our careful claims investigation makes certain that legitimate claims are paid, while others are not. At Society, we work hard to keep costs down and provide the coverage 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. Ask your agent for more details on Society’s exceptional workers compensation program.

**We focus on the small details.**

For more information about the variety of services and coverages Society can offer your business, including commercial automobile and umbrella policies, give us a call at 888-576-2438 or use our agent locator at [societyinsurance.com](http://societyinsurance.com) to find an independent agent near you.

**Society Insurance is proudly endorsed by:**



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