

PROTECTION YOU NEED

Whether you own a fine dining establishment, quaint bistro, or family diner, we understand the unique challenges restaurant owners face. Badger Mutual's **Restaurant Program** has been crafted with these challenges in mind, addressing the special risks and needs of the restaurant industry.

We know how important your business is to you. Our Restaurant Program's comprehensive package of protection, paired with our compassionate service, ensures that you and your business are taken care of when you need it most.



Talk to your Badger Mutual Agent about a comprehensive package of protection that responds to the unique needs of the restaurant industry.

Restaurant Program

SILVER

GOLD

PLATINUM



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The Heart of Your Insurance Protection



COVERAGES

Every recipe needs the perfect mix of ingredients – and every restaurant needs the perfect mix of insurance coverage. Our agents will work with you to further customize your policy by increasing limits or adding coverages such as:

- ❓ Worker's Compensation (*where available*)
- ❓ Umbrella Liability
- ❓ Business Income – Actual Loss Sustained
- ❓ Glass
- ❓ Signs
- ❓ Crime Coverages
- ❓ Liquor Liability (*where available*)
- ❓ Inland Marine Coverages



Badger Mutual matches the special risks associated with the restaurant industry to an insurance program that provides both property and liability coverage. Our **Restaurant Extension Endorsement**, including **Silver, Gold** and **Platinum** options, provides the coverages listed below:

EXTENSIONS	SILVER	GOLD	PLATINUM
Antennas, Satellite Dishes, Awning/Canopies, Fences & Signs	\$2,500	\$5,000	\$20,000
Property Off Premises	\$10,000	\$20,000	\$20,000
Increased Costs – Ordinance or Law	\$10,000	\$20,000	\$30,000
Personal Effects	\$1,000	\$5,000	\$5,000
Personal Property of Others	\$10,000	\$20,000	\$20,000
Property in Transit	\$5,000	\$10,000	\$10,000
Valuable Papers	\$10,000	\$20,000	\$20,000
Newly Acquired Buildings	\$250,000	\$300,000	\$300,000
Personal Property-Acquired Locations	\$100,000	\$150,000	\$150,000
Trees, Shrubs and Plants	\$1,000	\$2,500	\$2,500
SPECIAL COVERAGES			
Accounts Receivable	\$10,000	\$20,000	\$20,000
Food Spoilage	\$2,500	\$5,000	\$20,000
Money & Securities	\$2,500	\$5,000	\$5,000
Employee Dishonesty	-	\$10,000	\$25,000
Backup of Sewers and Drains	\$2,500	\$5,000	\$20,000
Recharging of Extinguishing System	\$250	\$5,000	\$5,000
Foundations, Retaining Walls, Piling, Piers, Wharves or Docks	-	\$5,000	\$5,000
Fine Arts	-	\$5,000	\$20,000
ADDITIONAL COVERAGES			
Food Contamination	-	-	\$20,000
EXTENSION PREMIUM			
	\$0	\$150	\$250
DEDUCTIBLE			
\$250 PER OCCURRENCE			