

PROGRAMS

RESTAURANT PROGRAM

Together with our partner Wright Specialty, owned by Brown & Brown, we provide comprehensive coverage for restaurants. Coverages offered include Property, Crime, General Liability and Automobile. Target classes include franchise and non-franchised table service restaurants. Business is written on an admitted basis in the continental United States. Distribution consists of small to mid-size agents and brokers that specialize in the restaurant segment. Wright Specialty is Allied World's exclusive program administrator for restaurant business.

COVERAGE HIGHLIGHTS

- **Property** includes building coverage, business income expense, data restoration, demolition and increased cost of construction, electrical risk improvement, off-premises coverage, spoilage, computer Equipment and water damage.
- **Commercial General Liability** includes defense outside the limit, broad definition of Insured and coverage extensions, including Personal Advertising Injury, Liquor Liability, Limited Products Withdrawal Expense, Privacy Liability and Crisis Response.
- **Crime** includes employee theft, forgery or alteration (both inside and outside the premises coverages), computer fraud and transfer fraud, money orders and counterfeit money.
- **Business Auto** coverage includes hired and non-owned auto liability, uninsured/underinsured motorists and comprehensive and collision coverage.
- **Commercial Follow Form** excess coverage.

THE PROGRAM MANAGER

Wright Specialty is Allied World's exclusive program administrator for grocers and supermarket business. Wright Specialty Insurance provides property and casualty insurance programs and risk management solutions that meet the specialized needs of public and private universities, colleges and K-12 schools; government entities; and the food service industry. Their specialty insurance programs are effective because their underwriters, claim adjusters, loss prevention specialists, and brokers and agents understand the unique property and casualty risks you face in your changing and challenging world. Wright Specialty knows how important safety is in education today and how to help public entities manage risk in difficult economic times. In addition, they understand the competitive pressures taking place in the food service industry.

CONTACTS

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A FAIRFAX Company

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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