



TexCap-Concord Insurance Services, LP

Presents **Restaurant Program**



All Markets are “A +” Rated

Available Coverages

- General Liability : Limits \$1M / \$1M / \$2M
- Liquor Liability : Limits \$1M / \$2M
- Property : Subject to Coastal Wind Restrictions
- Food Spoilage
- Excess / Umbrella : Up to \$ 25M
- EPLI : Wrongful Termination, Sexual Harassment, Discrimination

Endorsements

- Hired / Non-Owned Auto
- Property Enhancement
- Wine Replacement at Menu Selling Price
- Off Premises Special Event Cancellation
- Employee Benefits Liability

Target Exposures

- Restaurants with Liquor Sales of 40% or less
- New Ventures with 3 Years Experience
- Established Restaurants

Eligible Risks

- Fine Dining / Casual Dining
- Franchise
- Full Service
- Deli / Coffee Shop

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