



www.hospitalityinsuranceproviders.com

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Common Questions About Working With The Hospitality Insurance Providers

You probably have questions about the best ways to protect your restaurant. Here are a few of the most commonly asked questions related to business insurance for the food service industry. Contact The Hospitality Insurance Providers to help answer your additional questions.

Q: What specific coverages do restaurants need?

A: Here are some of the coverages you should consider:

- Food Spoilage Coverage
- Food Contamination Coverage
- Equipment Breakdown Coverage
- Employment Related Practices Coverage
- Business Interruption Coverage, to reimburse you for lost income when your business is temporarily shut down
- Coverage for risks related to customers' credit cards and information
- Recharge and clean-up expenses as well as lost income replacement when your automatic extinguishing system discharges
- Liquor Liability Coverage - We are also certified TiPS alcohol instructors and offer certification as a free service to our clients. Possible discounts on your liquor liability coverage may apply.

Q: What can I expect from The Hospitality Insurance Providers?

A: Our agents will deal with you directly making insurance a stress-free experience:

- We have specialized programs unique to restaurants.
 - We understand that you work long hours, leaving little time to shop for insurance. That's why we will come to you when it is convenient for you.
 - We make sure you receive all qualifying discounts.
 - We offer free loss control service with professionals who can do on-site reviews of your restaurant.
 - Plus loss control resources you can use on your own.
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Contact us today for a free, no obligation, on-site review of your restaurant insurance today. We are available 7 days a week from 6am – 12am!

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