

Restaurant Pak

Specifically tailored for your food service business

► The Reality

Food is your passion. Your life. Your business. You start work before the sun rises and work well past sunset.

You have a profitable business because you cook, bake or stew a tasty product or brew a mean cup of coffee with fresh, high-quality ingredients prepared with care and attention to detail.

It's simple, your business has credibility and that helps you be successful.

But, just like picking the best produce to serve to your customers, you need to pick the best insurance to protect your business from risks.

By adding Restaurant Pak to your menu, you can be sure your best interests are being served.

► The Coverage

SGI CANADA's Restaurant Pak protects you from a flare-up in the kitchen to a slip in the dining room. It provides comprehensive coverage in one package, whether you're a fancy sit-down restaurant, a delicatessen or a tea room.

Restaurant Pak has been specifically designed to protect your food service business from damage to your building and its contents as well as any resulting loss of income. It covers you for losses caused by equipment failure, crime and injury to someone at your business.

As a food service provider, you're covered if you suffer lost business due to the discovery, or suspicion, of food contamination. Have expensive silverware and stemware? It's covered, as is any lost wine or spirits, which will be valued by the individual serving.

Property: automatic protection for your building and everyday possessions at your business, including food stock, equipment (like pots and pans or photocopiers), signs and tenant improvements.

Loss of income: coverage for actual losses sustained if you're unable to conduct business due to an insured loss.

Liability: coverage starts at \$1 million and protects you if you're found legally responsible for property damage or injury to another person.

Crime: provides coverage for loss of money and securities, as well as employee dishonesty.

Equipment breakdown: automatically covers items like water heaters and boilers, as well as mechanical, air conditioning, electrical and electronic equipment at your place of business.

Eco-friendly replacement cost: at your request an extra 20% may be provided for replacement of damaged property, like equipment, appliances or building materials, with more energy efficient or environmentally friendly items.

Ask your broker about adding additional coverage or increasing limits.

► The Benefit

As part of SGI CANADA's Value Pak family of insurance products tailored for small- to medium-sized businesses, with Restaurant Pak you're getting comprehensive coverage at a great price designed specifically for your food service business and the risks it faces. It covers you for both property and liability losses.

Liability is about taking responsibility for your actions. You can face significant financial hardship if you're at fault for damaging someone's property or if someone gets injured. Insurance ensures you can pay others for their financial loss, due to damaged property or injury, with as little impact on your business as possible.

Insurance is something you hope you never have to use. That's why for every consecutive claims-free year you have with us, your deductible will decrease until it's zero. And if you do end up having a claim that's more than \$25,000 you won't have to pay a deductible. That should keep you cooking.



Restaurant Pak lets you focus on serving customers quality food you can be proud of.

Ask your broker about protecting your business with SGI CANADA's Restaurant Pak.

► Eligibility

If your business-type is listed below, you may be eligible for Restaurant Pak.

- Bakery
- Café
- Coffee shop
- Lunch counter
- Pizza parlor
- Restaurant - licenced or non-licenced
- Tea room

