



INDUSTRYEdge®

## Restaurants

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

### Did you know?

**65%** of foodborne illness outbreaks are linked to restaurants.<sup>1</sup>



**195,000**

restaurant employees suffer employment-related injuries in an average year.<sup>2</sup>



**1M** restaurant guests are injured annually as the result of slip and fall accidents.<sup>3</sup>



**\$116M**

in property damage was caused by restaurant fires over a 3-year period.<sup>4</sup>



From upscale casual to fine dining establishments, Travelers has an appetite for full-service restaurants. Travelers can craft a specialized package of coverages for your business. Whether it's our industry-specific underwriting, Risk Control resources or personalized claim service, Travelers continues to be the choice of today's restaurant businesses.

#### Tailored protection for retailers

- ✓ **Deluxe Property:** Specialized coverages designed to meet the needs of the ever-changing restaurant environment, including Restaurant Wine Stock, Business Interruption, Food Contamination, and Fine Art.
- ✓ **CyberRisk Coverage:** Restaurants face ever-present cyber risks, from viruses to a breach of customers' private information. Travelers has the breadth of coverage and expertise to help address this exposure.
- ✓ **Liquor Liability:** Protection for injury caused by a patron who becomes intoxicated by your service of alcohol on the premises.
- ✓ **Garage Keepers:** Protects against legal liability for property damage to a customer's auto while it is in your care, custody or control as part of a valet service.

Your restaurant business is protected with Travelers.

## Risk Control

Travelers has been in the loss prevention business since 1904 with our Risk Control consultants having an average tenure of over 20 years. We have the experience and technical proficiency that can help restaurants assess and manage their risk. Areas of specialization include:

### Protecting your business

- Assessments to help restaurant customers evaluate their premises for physical conditions and traffic-flow patterns that may contribute to slip, trip and fall incidents.
- Our forensics engineers can help determine root causes of loss in investigations of complex property and liability claims.

### Employee safety

- Ergonomic specialists to help restaurants identify and reduce risk factors associated with kitchen, wait staff and administrative job duties.

### Property Protection

- Fire protection engineering.
- Business continuity planning – Risk Control has developed a four-part Strategy Guide for Business Continuity Planning, including a sample workbook.

### On-site/Online/On-Demand Services

We offer our customers a flexible range of options for accessing our Risk Control safety resources:



#### On-site:

- Hazard recognition and exposure assessments.
- 700+ safety professionals.



#### Online:

- Resources to support your unique safety training needs, including computer-based training, webinars and newsletters.
- Travelers Risk Control has established alliances with vendors such as Shoes For Crews®, allowing customers to benefit from reduced rates on slip-resistant shoes and floor mats.



#### On-Demand:

- **Risk Control On-Demand®**: Prompt access to our specialized safety professionals using screen-share technology.
- Consults available for your key exposures – including slip, trip, and fall prevention; ergonomics; and post-injury management.

## Claim Services

Our Claim professionals have specialized experience with the types of losses you face.

### Protecting your business, brand and reputation

- Claim professionals and forensic engineers with extensive expertise in investigating, managing and resolving foodborne illness claims by making sure the risk is borne by the responsible party.
- Products Liability and Mass Torts specialists with the resources and expertise to help our customers manage mass torts claims regardless of volume, severity or geographic spread.
- Our specialized claim teams have expertise in handling complex cyber claims, including those related to data breaches.
- Travelers Investigative Services has over 30 dedicated, in-house fire investigators located throughout the country, including former fire marshals and law enforcement professionals.
- Our industry-leading fraud investigators work to detect and deter fraud, including suspicious claims for slips, trips and falls.

### Travelers Medical Advantage® – integrated medical cost-management solutions to help manage your total cost of risk

- Travelers investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperform the industry average by 11 points.<sup>5</sup>
- Our **TravComp®** claim-handling model co-locates in-house nurses with Claim professionals in an integrated workers compensation claim-handling model for optimal results.
- **ConciergeCLAIM®** Nurse simplifies the claim process for injured employees, helping them return to work as soon as medically appropriate.
- Nearly two-thirds of injured employees return to work within 30 days.<sup>6</sup>

### Getting you back to business

Routine property claims shouldn't slow your business down, and severe ones don't have to bring your restaurant operations to a complete standstill.

- Travelers has more than 2,000 property Claim professionals countrywide to help you locally.
- Our nationally recognized catastrophe response unit, including a fleet of custom-built Mobile Claim Offices, allows us to quickly respond to customers after a catastrophic event.



<sup>1</sup>2014 Center for Disease Control <sup>2</sup>2013-2015 3 year average, BLS <sup>3</sup>2003 NFSI <sup>4</sup>2013 USFA <sup>5</sup>SNL Financial 2011-2015: Workers Compensation Statutory Combined Ratio <sup>6</sup>2014-2016 All markets three-year average – 12-month valuations

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