

Restaurant Insurance

We understand restaurants have unique risks and concerns. We provide coverage to protect your business, employees and your customers. With Carroll Steele as your insurance partner you can feel confident your protected to run your restaurant without worrying about your insurance coverage.

Available Coverage

Our **SteelePac**® program gives you the flexibility to choose coverage's you need without paying for the ones you don't.

Coverage Description Building Coverage

Protects your building and on-site structures, machinery, equipment, floor coverings, outdoor furniture, garages, fences and additions under construction.

Optional Coverage Increase Available For: Other appurtenant building structures on premises, lobby and hallway furnishings, walkways, patios and signs, fences, exterior and interior building glass.

Improvements and Betterments Insurance

If you rent your office space and you made improvements this will cover loss to those improvements. Protects you against damage or destruction of improvements or betterments made by you (the tenant) in a property not owned by you. **Business personal property**

Protects business personal property, such as furniture, fixtures, machinery or personal property of others that is in your care. **Property off premises**
Coverage for property while off premises such as equipment to deliver goods. **Business Auto**

Covers damage to your vehicle(s), damage to the property of others and injury to those involved in an accident. **Property in transit**

Covers damage to property while being delivered **Accounting Restoration**
Covers the increased costs of collecting accounts, re-establishing the accounts receivable records and any amounts uncollected as a result of the destruction of accounts receivable records. **Business Income / Interruption coverage**

Covers cost up to 12 months to continue operations while repairing damage to reopen business. Includes coverage for extra expense in doing so. **Money and securities**

Protection for the theft, disappearance or destruction of your money. **Money orders & counterfeit paper currency**

Protection against loss due to counterfeit paper or forged / false money orders **Employee dishonesty**

Protects the loss of money, securities and property from the fraudulent act of an employee. **Spoilage**

Reimburses for lost perishables due to refrigeration unit breakdown or power outage.

Restaurants

Food Contamination

Protects you from financial loss due to injury directly from food contamination. Also helps restore reputation.

Equipment Breakdown
Coverage for damage caused by power surges, mechanical breakdown, motor burnout, and boiler damage

Valet Parking Coverage
Covers damage to customer vehicles caused by valets.

Liquor Liability
Covers injury to people or damage to property caused by someone who was served

General Liability
Covers injury to people or damage to property caused by alcohol in your place of business. Covers medical expenses, attorney fees and damages when you're legally responsible.

Medical Payments

Covers medical bills of people injured on your property or as result of your operations. Unlike other liability coverage's this one pays out immediately and without determination of fault.

Workers Compensation
Covers medical cost for an injured employee. Also may pay out partial lost wages if injury causes employee to take time from work. Disclaimer: Commercial Insurance

The coverage information is provided as a general reference to help you better understand types of insurance coverages available. Insurance information provided may not represent all insurance coverages available and does not refer to any specific contract of insurance, or modify any definitions expressly stated in any contracts of insurance. Every business has its own specific risks. For a better understanding of your specific needs please call or email one of our Insurance Specialists.

Currently Carroll Steele Insurance only offers insurance products to Massachusetts base companies.