

# Your Partners In Restaurants, Bars, & Taverns Insurance

At **Monteleone Insurance Services**, we specialize in protecting the restaurant and hospitality industry. Whether you run a small cafe, a family-owned pizzeria, or a multi-location dining group, we understand the unique risks food businesses face. As **independent brokers**, we partner with a wide range of carriers—allowing us to compare and deliver the most comprehensive coverage at the most competitive rates. From business insurance to employee benefits, we'll make sure your restaurant is covered so you can focus on serving your customers.

## Business Insurance:

### Eligible Classes

(Eligible classes include but are NOT limited to:)

- Restaurants
- Fine Dining
- Casual Dining
- Fast Casual
- Bars / Private Dining Clubs
- Taverns
- Nightclubs
- Gentlemen's Clubs
- Neighborhood Grills
- Caterers
- Hotels / Motels
- Non-Profit / Fraternal / Social Clubs
- Casinos
- Fast-Food Restaurants
- Pizza Shops
- Take-Out Restaurants
- Delicatessens & Sandwich Shops
- Coffee / Donut Shops
- Additional Eating Establishment Classes
- MANY MORE CLASSES AVAILABLE

### Carrier

- A.M. Best "A" Rated, or better, XV Carriers
- Admitted & Non-Admitted Paper

### Territory

- All 50 States

### Product / Limits

- General Liability: \$1MM/\$2MM
- Liquor Liability: \$1MM/\$2MM
- Property : Up to \$25MM TIV available

### Special Features & Coverages

- Property / Contents
- General Liability
- Liquor Liability
- Employment Practices Liability (1<sup>st</sup> Party & 3<sup>rd</sup> Part)
- Business Income
- Spoilage
- Inland Marine
- Crime/Fidelity
- Equipment Breakdown
- Extended Restaurant Coverages
- Hired / Non-Owned Auto
- Valet Coverage (Customer Auto Property Damage Coverage)
- Workers Compensation
- Disability & Paid Family Leave

## Employee Benefits:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- Accident Insurance
- Disability Insurance
- Hospital Indemnity
- Critical Illness Insurance
- Cancer Insurance

**For A Quote Provide Info Here or Speak To Our Licensed Insurance Advisors:**

<https://monteleoneinsurance.com/restaurant-supplemental-questionnaire/>  
<https://monteleoneinsurance.com/employee-benefits-intake-form/>

Business Quote



Benefits Quote



# What Restaurant Coverages Do You Need?

It is important for you to understand what **restaurant coverages** you need, and why you need them! Here are simple coverage descriptions to “digest”.

**Property**: Covers your building (if owned), furniture, kitchen equipment, betterments/improvements and other physical assets if they're damaged by fire, theft, or other covered events. It protects the things that keep your restaurant running.

**General Liability**: Protects you if someone gets hurt on your premises or if you accidentally damage someone else's property. It's essential for everyday slip-and-fall or customer injury claims.

**Liquor Liability**: Covers you if a customer you served alcohol to causes injury or property damage while intoxicated. It's a must for any restaurant that serves beer, wine, or spirits.

**Employment Practices Liability (1st & 3rd Party)**: Protects your business from claims of wrongful termination, discrimination, or harassment made by employees (1st party) or customers and vendors (3rd party).

**Business Income**: Reimburses lost income and ongoing expenses if your restaurant has to close temporarily due to a covered loss, like equipment breakdown, food spoilage, a fire or storm.

**Spoilage**: Covers the cost of food and ingredients that spoil due to equipment failure or power outages. Ideal for restaurants that rely on perishable goods.

**Inland Marine**: Protects mobile equipment or items you take off-premises—like catering supplies, delivery equipment, or POS systems used at events.

**Crime/Fidelity**: Covers losses from theft, fraud, or employee dishonesty. It helps safeguard your cash, deposits, and inventory.

**Equipment Breakdown**: Pays for repairs or replacement of essential equipment like refrigerators, ovens, or HVAC systems if they break down unexpectedly.

**Extended Restaurant Coverages**: A bundle of restaurant-specific protections, often including food contamination, signage, outdoor seating, and loss of key ingredients.

**Hired / Non-Owned Auto**: Covers your business if an employee causes an accident while using their own or a rented vehicle for work—like picking up supplies or making deliveries.

**Valet Coverage (Customer Auto Property Damage Coverage)**: Protects you if a customer's vehicle is damaged while under the care of your valet service.

**Workers Compensation**: Provides medical and wage benefits to employees who are injured or become ill from their job. It's required by law and protects both you and your staff.

**Disability & Paid Family Leave**: Required in New York, these coverages provide partial wage replacement for employees who are injured off the job or need time off to care for family members.