



Small business insurance solutions for restaurant owners

Restaurant owners face their fair share of risks. From accidents in the kitchen to customer injuries, unforeseen events can disrupt business and put the restaurant owner's financial stability at stake. That's why having the right insurance coverage is crucial in ensuring the business's long-term success.

At Victor, we offer a range of small business insurance solutions specifically tailored to the needs of restaurants. And with Victor for Agents, you can get multiple quotes from multiple providers by entering your client's information just once.

Business owners' policies

- Compare quotes from multiple providers: CNA, Coterie, Hiscox, Homesite
- Available nationwide
- Up to 50 employees
- Up to \$30M in sales*
- Limits up to \$10M in total insured property*
- Multi-location available
- New ventures welcome
- Optional coverages such as spoilage, food contamination and liquor liability endorsements available
- Umbrella indication available with CNA BOP quote

*Dependent on provider and class code

Cyber

- Compare quotes from multiple providers: AmTrust, Coalition, Victor
- Available nationwide
- Revenues up to \$250M
- Limits up to \$2M bind-able online
- Limits up to \$5M via referral
- Tech E&O coverage available via endorsement

General Liability

- Compare quotes from multiple providers: Coterie, Hiscox
- Available nationwide
- Up to 50 employees
- Up to \$10M in revenue for most classes
- Limits up to \$2M

Worker's Compensation

- Compare quotes from multiple providers: AmTrust, CNA, Employers and Market
- Limits up to \$1M/\$1M/\$1M
- Multi-state capabilities
- New ventures eligible in most classes
- Superior claims and loss control services

E&S Property

- Available provider: Joyn
- Available in 37 states and D.C.*
- Location TIV: \$10M
- Total TIV: \$25M
- Equipment breakdown coverage enhancement available

*Coming soon: ID, KS, KY, LA, MT, NE, ND, SD, VT, WY

*Not available in AK, FL, HI

E&S General Liability

- Available provider: Joyn
- Available in 37 states and D.C.*
- Limit: \$1M
- Revenue: \$50M
- Liquor liability coverage enhancement available

*Coming soon: ID, KS, KY, LA, MT, NE, ND, SD, VT, WY

*Not available in AK, FL, HI

Available classes

- Bakeries
- Casual dining
- Catering services
- Diners
- Establishments with limited cooking
- Family-style
- Fast food
- Fine dining
- Food trucks
- Hotel restaurants
- Mobile food services

GET STARTED

Register or log in to Victor for Agents to get a quote. Visit victorinsurance.com or scan the QR code to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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