Adaptive

Restaurant Recovery

Help restaurant clients recover revenue and reputation after a food safety event

What is Restaurant Recovery?

A specialty coverage solution for restaurants facing losses from foodborne illness, supplier recalls, and resulting adverse publicity — scenarios most commercial policies don't cover.

Who is Restaurant Recovery for?

- Quick service restaurants, cafes, casual dining, fine dining, and franchisees
- Delis, pizzerias, specialty dessert or bakery shops, coffeehouses, and tea shops
- Restaurants at wineries, breweries, distilleries, country clubs, or entertainment establishments
- Up to 10 locations, available in all 50 states (contact us for 10+ locations)

What Does the Policy Cover?

- Lost revenue: Gross profit lost while the business is closed or operating at reduced capacity
- Supply chain and recall: Costs to replace contaminated inventory and/or source alternative ingredients
- Increased operating costs: Added costs to maintain operations or comply with health authority requirements
- Crisis consulting: Expert guidance on how to respond and work with health authorities
- Brand rehabilitation: Expenses associated with rebuilding trust and bringing back customers
- Public relations: Costs to manage public narrative, respond to media, and protect the brand during and after an event

TOKIO MARINE HCC

Offered by Tokio Marine HCC
Powered by Adaptive

HOW IT CAN WORK

- A customer reports a foodborne illness at your client's restaurant
- Health department is notified and the restaurant has to close for deep cleaning and inspection
- The dedicated crisis management team is activated to handle communications with media and authorities
- The policy covers lost revenue, related expenses, and reputation rehabilitation
- Your client reopens with a clean bill of health and a managed communications strategy

How Do I Get Appointed? Visit **adaptiveinsurance.com/registration** and submit your agency application

What Payment Options are Available?

- **Pay Now:** Enter payment info during same quote/bind/issue session.
- **Pay Later:** We email your client a payment link. Due within 3 days of Effective Date.
- **Escrow:** Agent notifies the lender with EoI and payment instructions. Due within 30 days.
- **Agency Billing:** Agency collects and remits payment within 45 days.

What are Common Exclusions?

- Known or pre-existing contamination events
- Intentional acts
- Losses covered by another policy
- Events occurring outside the policy's location(s)
- Claims for personal injury

What's In It for Me?

- Easy add-on for any restaurant or food service client in your existing book
- Backed by Tokio Marine HCC, one of the strongest global specialty carriers
- Digital quote/bind/issue in minutes through Adaptive's portal
- Alternatives available for clients with 10+ locations
- Competitive commissions paid monthly

How Do Claims Work?

- Incident reported to TMHCC and to The Acheson Group (TAG)
    - Adjuster is assigned to work with insured on needed information
    - TAG assists the insured with managing communications and next steps on any reputation rehabilitation
- Insured works with adjuster and forensic accountant
- Losses are verified and payment is issued

Risk Examples*

Well Known QSR Franchised Trade Name

- Supplier-provided seasoned ground beef contaminated with metal shavings affecting multiple restaurant locations
- Policy coverage for replacement costs and lost gross profit

Popular Restaurant and Tavern

- Restaurant closed for six days after 100+ complaints of foodborne illness
- Policy covered lost gross profit, expenses for discarded inventory, cleaning costs, and crisis consulting

Regional Pizza Chain with 60+ Locations

- State health department involved in foodborne illness outbreak, closing one location for three days
- Policy covered lost gross profit, discarded food and supplies, increased labor costs, and crisis consulting

Underwriting questions?

Simply contact us at rri@tmhcc.com

* Disclaimer: All applicable policy terms, conditions, limitations, and exclusions shall apply. Certain details, including approximate loss amounts, have been modified for privacy and confidentiality purposes. Nothing herein shall be construed as a representation, confirmation, or guarantee of coverage. All claims submitted are subject to review, investigation, and determination on a case-by-case basis with the applicable policy.

How Do I Quote? Once registered, login to our portal at **app.adaptiveinsurance.com** and click "Start a Quote"