



Special coverages for your restaurant

You've worked hard to build your food services business. Let me help you protect it and prepare for a successful future.

- ① **Your business is unlike any other.** Backed by a team of experts, I'll take the time to fully understand your unique business needs, so you can properly protect what you have without any coverage gaps.
- ② **You're busy.** You don't have time to call multiple people or wait for a claims check. I'll answer your tough questions and help you through the claims process quickly. You deserve peace of mind with personal, local service.
- ③ **You're constantly changing to meet your customers' needs.** And your business insurance coverage should grow with you. COUNTRY is committed to making regular updates to your coverage (and the costs) to stay competitive and meet your ever-changing business insurance needs.



Top 6 potential coverage gaps

We work with a lot of food services businesses like yours. And we've noticed many of them are missing important coverage. The good news is, we can help.

| Top Potential Coverage Gaps | COUNTRY Advantage |
|---|---|
| <p>Business Income Coverage – Protection against loss of income if the business closes due to a covered loss.</p> | <p>Actual Loss Sustained Coverage available with no scheduled limit*</p> |
| <p>Business Personal Property – Coverage for items your business owns (from office supplies to heavy equipment). May also cover the personal property of others while in your possession, and your computer hardware (for mechanical breakdown, power surge and power failure).</p> | <p>Automatically includes \$2,500 for personal property of others at replacement cost*</p> |
| <p>Spoilage – Coverage for loss of your perishable stock due to a mechanical breakdown or power outage.</p> | <p>Starting at \$25,000 in coverage*</p> |
| <p>Liquor Liability – May protect against expenses if a customer gets injured as a result of you selling, serving or providing alcoholic beverages.</p> | <p>Available to add for a variety of business types without purchasing a separate policy. Not available in AK, AL and IA.</p> |
| <p>Business Cyber Coverage</p> <p>Data Breach – May cover expenses of data breach response, liability and legal fees.</p> <p>Cyber Extortion – May cover expenses from online blackmail events.</p> <p>Identity Restoration – May reimburse victims of identity theft for expenses related to reclaiming their financial identities and repairing their credit reports.</p> | <p>Up to \$250,000 in coverage</p> <p>\$10,000 in coverage</p> <p>\$25,000 in coverage</p> |
| <p>Workers Compensation – Coverage for employee workplace injuries, and protection against any lawsuits by injured employees.</p> | <p>Gain access to a 24/7 work injury nurse hotline for your employees to call immediately following a workplace injury.</p> |

Give me a call to chat more about your business insurance needs or to get a free quote.



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Can be increased as needed. Coverage is not available in all states. Details of coverage, limits, or services may not be available for all businesses and vary in some states. Workers' compensation insurance policies are written by COUNTRY Mutual Insurance Company. In some states where COUNTRY operates, policies may be purchased through CC Services, Inc., from a non-affiliated third party insurer. CC Services, Inc. is also known as CC Services of Illinois, Inc. or CCSI of Illinois, Inc. CC Services, Inc., and its representatives are not licensed in all states. Contact a COUNTRY Financial representative for more details.