

# HOSPITALITY INSURANCE



## Eligible Classes

- Hotels (Annual & Seasonal)
- Licensed & Unlicensed Restaurants
- Bars, Pubs, & Lounges, Taverns, Sports Bars & Roadhouses - Including up to 100% liquor sales
- Banquet Halls
- Catering Operations
- Billiard Halls
- Breweries

## Restaurant Recovery

Comprehensive protection against accidental contamination, malicious tampering, and product extortion incidents. Coverage includes:

- Accidental contamination
- Malicious tampering
- Product extortion
- Business interruption
- Rehabilitation expenses
- Recall costs
- Workplace violence
- Pre-incident expenses
- 24-hour crisis hotline
- Income from royalties

## Top Shelf Hospitality Extensions

45 Hospitality Specific Property Extensions and 7 Business Interruption Extensions, including:

Coat Check Coverage	Occ \$100,000 / Item \$1,000
EDP Breakdown	\$50,000
Glass Coverage	\$500 deductible
Extra Expense	\$50,000
Limits Top Up Clause	\$50,000

## Contact Us to Get Started!

[hospitality@cansure.ca](mailto:hospitality@cansure.ca) | 1-877-685-6533

*Every SPG Canada policy is backed by our claims management company, Specialty Claims Canada. With delegated authority, they handle claims quickly with a focus on customer satisfaction.*

## Core Coverage Options

*Stand-alone CGL & Property Options available*

**Property Coverage:** All Risk or Named Perils basis available

**Mechanical Breakdown:** Including production machinery on a referral basis

**Business Interruption:** Actual Loss Sustained, Profits, Gross Earnings, Rental Income, and Extra Expense coverage options

**General Liability:** In-house capacity up to \$5,000,000, with options up to \$10,000,000. Bodily injury, property damage, and forcible ejection coverage included.

**Crime Coverage:** Employee Dishonesty, Broad Form & Inside

**Additional Coverages:** Sewer Backup, Earthquake, Flood, Legal Expense, EQ Deductible Buydown, Cyber, Property Terrorism Extensions

## Violent Attack Lite Coverage

Designed specifically for the hospitality industry with small businesses in mind, going beyond traditional insurance to provide proactive and innovative solutions. Coverage includes:

- Physical damage
- Business interruption
- Loss of attraction (within 500m radius)
- Brandishing of a weapon
- Crisis management
- Psychiatric & counselling costs
- Medical expenses
- Crisis management expenses
- Prevention of entering/leaving
- Civil/military authority
- Public relations & crisis communications support