

Since 1913, Everett Cash Mutual has been committed to providing quality insurance products with competitive pricing. This is evident in our Restaurant Program.

The ECM Restaurant Program, using the comprehensive coverage of the Business Owners policy with restaurant specific endorsements and low rates, is available for the restaurant owner.

Contact your ECM independent agency listed on the back cover for exclusive access to the ECM Restaurant Program.



ECM Insurance Group

10591 Lincoln Highway
Everett, Pennsylvania 15537
www.everettcash.com

1-800-326-4968

Your local representative:

This brochure provides a summary of policy coverages and should not be construed as a policy contract. Your policy contract gives you actual coverage information.

Restaurant Package



ECM Insurance Group

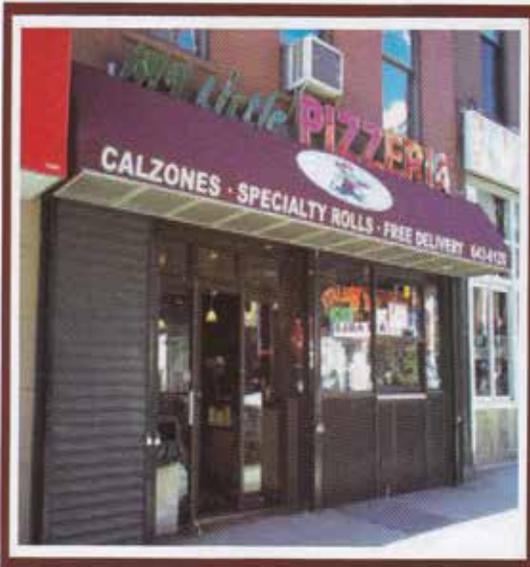
Your
"Company of Choice"

The Everett Cash Business Owners Policy provides a specialty program for the restaurant owner.

The ECM Restaurant Program has the flexibility to be written on both a Businessowners form and a Commercial Package policy form based on the individual characteristics and needs of the specific Restaurant.

At Everett Cash Mutual, we work hard to meet your insurance needs. The restaurant program was set up to meet the specific insurance needs of a select group of restaurant owners.

If you own or manage a restaurant and want a premier insurance policy at realistic rates, contact the professional agent listed on the back cover.



**ECM's BOP Restaurant
Package
automatically includes:**

Building and Business Personal Property written with:

- Businessowners' Special "All Risk" form
- Replacement Cost
- No Coinsurance
- Standard Property Deductible of \$250.00**
- Inflation Guard
- 30% Seasonal Increase

Business Personal Property which can include:

- Personal Property Owned by You
- Personal Property Owned by Others
- Customer's Personal Property
- Tenants Improvements & Betterment's

Loss of Business Income *Including Extra Expense

- Actual Loss Sustained for up to 12 months
- No Dollar Limit Limitation

Liability, including Products Liability, with Occurrence Limits of:

- \$300,000
- \$500,000
- \$1,000,000

Personal Injury and Advertising Injury Liability up to the limit of liability chosen above

Fire Legal Liability Coverage:

- \$100,000 Limit per Occurrence - can be increased

Medical Payments Coverage:

- \$5,000 Limit per person

Other automatic coverage's include:

Building Code/Law:

- Up to 10% of Building Limit

Consequential Loss (Food Spoilage):

- \$5,000 for Utility Services
- \$5,000 for Mechanical Breakdown

Outdoor Furnishings & Service Equipment:

- Included in Building Limit

Outdoor Fences:

- Included in Building Limit

Building Glass:

- Included in Building Limit

Employee Dishonesty::

- \$10,000 Limit with \$250.00 Deductible

Broadened Computer Endorsement:

- Included in BPP Limit

Water Backup (Sewers or Drains):

- \$5,000 Limit per Occurrence

Fire Extinguishing Equipment Recharge:

- \$1,500 Limit per Occurrence

Clean-Up after Discharge of Fire Extinguishing Equipment:

- Included up to the policy limit

Exterior Signs, Attached or Unattached:

- \$5,000 Limit

Money & Securities:

- \$10,000 On Premises
- \$10,000 Off Premises

Pollution Clean-up:

- \$10,000 Limit Per Occurrence

Trees Shrubs & Plants:

- \$1,000 Limit/\$250.00 per item

Optional Coverages Include:

Equipment breakdown
Liquor liability