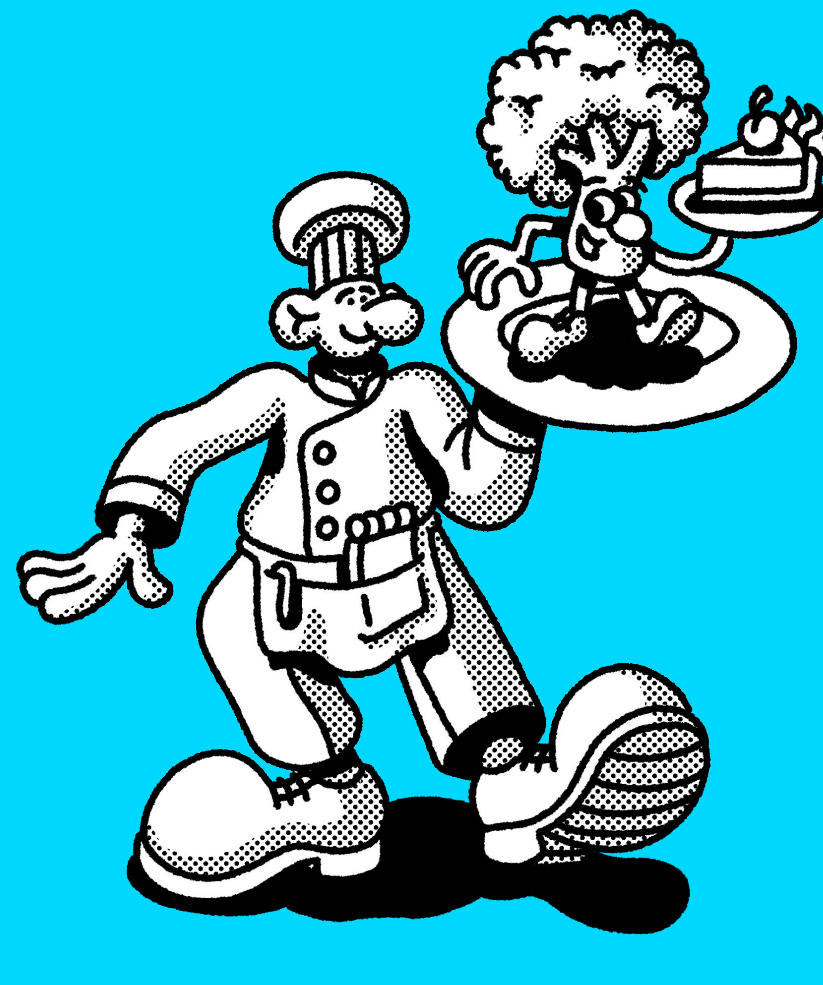


# ERGO | NEXT

A Munich Re company

## FOOD & BEVERAGE

Writing your restaurant and food services customers with ERGO NEXT Insurance is a recipe for success.



### TARGET PROFESSIONS

- Bakeries
- Caterers
- Coffee Shops
- Food Trucks
- Grocery Stores
- Restaurants

## AVAILABLE PRODUCTS\*

### Business Owner's Policy (BOP)

#### Liability

- Limits up to \$1M/\$2M
- \$0 deductible
- Add and remove several coverage enhancements such as cyber insurance, professional liability, liquor liability, employment practices liability insurance, hired non-owned auto, and more

#### Property

- Max TIV \$3M
- Building coverage, business personal property, business income and extra expense
- Business personal property max is \$1M for F&B and \$500k for all professions
- AOP deductible \$500 to \$5k

### General Liability

- Up to \$2M aggregate
- \$0 deductible
- Coverage highlights: blanket additional insured, damage to rented premises, personal and advertising injury, products completed and more.

### Umbrella/Excess Liability

- Available as an add on to general liability or business owner's policy
- Limits: \$1M/\$1M or \$2M/\$2M

### Workers' Compensation

- Coverage highlights: Blanket Additional Insured and Waiver of Subrogation is available

\*Coverage and product availability varies by profession and/or state and is subject to change. See our [appetite checker](#) for state availability.

\*\*Wind and hail is subject to change. See our [appetite checker](#) for state availability.

## INELIGIBLE RISKS\*

- Has had more than 2 claims in the last three years
- Has had more than \$20,000 in claims in the last three years
- Revenue and/or payroll is greater than \$5M
- Has had bankruptcies, tax or credit liens in the last 3 years
- An officer, owner, or partner of your business has been convicted of fraud, bribery, arson, or any arson-related crime in the past 5 years
- Restaurants that operate in more than one location
- Serves alcoholic drinks more than two hours after food service ends
- Alcohol production, wholesale or distribution (wineries, breweries, distilleries)
- Bars or taverns (including nightclubs, sports bars and gentlemen's clubs)
- Offers complimentary drinks or all-you-can-drink specials
- Restaurants with happy hour or drink promotions lasting more than three hours

\*including but not limited to

## WHY ERGO NEXT Insurance?

### Financial strength you can trust

- ERGO NEXT is a Munich Re company with an A+ (Superior) rating by AM Best.

### Sell more insurance, faster

- **100% online quote-and-bind:** Get immediate coverage for more than 1,300 professions with zero friction.
- **Customizable coverage:** Solutions specifically tailored for the unique needs of micro-small businesses.
- **Zero paperwork:** No additional documents or manual applications are required to bind a policy.
- **Flexible billing:** We offer monthly and annual payment options for insureds, including ACH, debit, or credit.

### Our mission: To help agents thrive

- **Robust self-service tools:** Empowering both agents and insureds with digital portals to manage policies 24/7.
- **Seamless claims:** We handle all claims in-house to ensure your clients are taken care of.
- **Expert support:** Our U.S.-based licensed agent team is available by phone, email, or chat from 8 a.m. to 7 p.m. CST.
- **Instant servicing:** Generate unlimited COIs and process endorsements immediately through the agent portal.