



# FINE DINING

Fine dining restaurateurs are experts at procuring, creating and presenting only the finest, high-quality products, dishes, ambiance and experiences. Therefore, the cookie-cutter, casual dining restaurant insurance program will not be sufficient. Fine dining presents unique risks that must be addressed by a specific program. Turn to Midlands to be certain that your distinguished, highly-successful clients are completely satisfied.

## COVERAGES

- General liability
- Employers practices liability
- Business income - subject to coastal wind exclusions
- Food contamination
- Spoilage
- Assault and battery
- Equipment breakdown
- Defense outside the limit of liability
- Liquor liability - package or mono-line
- Property - subject to coastal wind exclusions
- Medical payments
- Valet parking
- \$1,000,000 hired and non-owned auto liability

## HIGHLIGHTS

- A.M. Best rated "A" carrier
- Competitive pricing and commissions
- Innovative coverage options designed with the needs of fine dining establishments in mind
- Entertainment limited to acoustical, trios and jazz combos
- Fast turnaround



**LEARN MORE**  
[midlandsmgt.com](http://midlandsmgt.com)



**SUBMISSIONS**  
[submit@midman.com](mailto:submit@midman.com)



**QUESTIONS**  
800.800.4007

 **MIDLANDS**

A Safety National® Company

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.