

### 3R CrisisProtect™ for Restaurants

## Protect Your Restaurant from Foodborne Illness

Euclid Crisis Management's Restaurant Contamination Insurance offers specialized coverage to protect restaurants and retail food establishments from the financial impact of contamination incidents. This policy ensures that businesses are financially secure in the event of a foodborne illness outbreak, helping to mitigate revenue loss and preserve brand integrity.

### Key Features & Benefits

# Comprehensive Coverage

Protects against a wide range of insured events.

# Brand Protection

Covers costs associated with brand restoration and adverse publicity.

### Business Recovery

Designed to ensure operations continue smoothly.

### Customizable

Adaptable options to fit the specific needs of your establishment.

#### Respond. Restore. Recover.

"3R" means Respond, Restore, Recover and is our commitment in every policy. We deliver expert service and support from submission to claim, ensuring you're protected when it counts most.

#### **AVAILABLE INSURED EVENTS**

- Product Adulteration
- Contact Surface Contamination
- Supplier Contamination
- Government Determination
- Adverse Publicity
- Trade Name Publicity
- Contagion Closure
- Enhanced Contagion Closure
- Product Extortion
- Workplace Violence
- · Proposition 65 Mislabeling

#### **AVAILABLE COVERED LOSS**

- Brand Restoration
- Business Recovery and Extra Expense (no waiting period required)
- · Crisis Response Expenses
- · Lost Royalties
- Cleaning Expenses
- · Replacement and Restoration Costs
- Inoculation and Vaccination Expenses
- Recall Response
- Extortion Recovery
- Forensic Accounting and Claims
   Service Expenses
- Ascertainment Costs

#### **TARGET RISKS**

- Franchisee or Corporately Owned Chain Restaurants
- Private Brand Establishments
- Restaurants inside venues (clubs, hotels, malls, airports)
- Catering Services
- · Food Trucks
- Ghost Kitchens
- Delivery Services

For specific coverage details, please refer to the policy wording or contact your insurance broker. The terms and conditions of the policy will govern in the event of any discrepancies between the information provided on this document and the actual policy.





## Scott Harper

With nearly 20 years in the industry, Scott brings deep expertise and a strong track record to Euclid Crisis Management. Scott's career spans the four key areas of insurance: Legal, Claims, Underwriting, and Compliance, allowing him to deliver tailored risk solutions and lead teams while building strong client relationships.

## Joe Cala

Joe is a leading expert in product recall insurance, known for his innovative, flexible solutions tailored to businesses of all sizes. With deep crisis management experience, he helps clients navigate recalls and contamination risks, protecting operations and reputations. His creative, client-focused approach ensures accessible, responsive coverage across diverse industries and evolving challenges.

### About Euclid Program Managers

Founded in 1952 by Peter G. Colis,
Euclid Insurance Services began as a
retail insurance agency. In 1992, his son
John joined the firm, bringing experience
in reinsurance and program insurance.
Over the next two decades, Euclid grew its
program administrator and employee benefit
general agency business. The retail agency
was sold in 2012.

Today, Euclid operates as a program administrator for specialty property casualty programs and as a general agency for employee benefits. Still family-owned, it employs hundreds across the U.S. and internationally. The company combines large-firm capabilities with the flexibility of a private business.

Learn more at EuclidPrograms.com