



### Restaurant Commercial Property Signature Series Endorsement

- A suite of coverages specifically tailored to the Restaurant sector
- The program includes increased limits and coverages for property on the core Signature Series Form (CP 70 91/CP 70 95)
- Also includes the following additional restaurant-specific coverages
  - Damage to customers' auto
  - Fire suppression system recharge expense
  - Food contamination expense
  - Refrigerated property in-transit
  - Loss of utility services - time element coverage (if business income is purchased)

### Restaurant General Liability Signature Series Endorsement

- A suite of coverages specifically tailored to the Restaurant sector
- The program includes increased limits and coverages for general liability on the core Signature Series Form (CG 71 18/CG 71 19)
- Also includes the following additional restaurant-specific coverages
  - Damage to borrowed equipment
  - Delivery errors & omissions
  - Valet parking services

### Cyber Suite

- Cyber attacks and data breaches are not covered under typical general liability policies
- Westfield's Cyber Suite combines 7 powerful coverages
  - Data Compromise Response
  - Computer Attack
  - Cyber Extortion
  - Identity Recovery
  - Data Compromise Liability
  - Network Security Liability
  - Electronic Medical Liability

## Earthquake

- Not a covered peril under standard Property form
- Coverage may be added by endorsement (CP 10 45)
- Coverage provided on a sub-limited basis
- Subject to specific earthquake underwriting guidelines

## Flood

- Not a covered peril under standard forms
- May be added by endorsement (CP 10 65)
- Subject to specific flood underwriting guidelines

## Equipment Breakdown

- Coverage may be added by endorsement (CP 71 95) Equipment Breakdown Including Electronic Circuitry Impairment
- 100% reinsured by Hartford Steam Boiler

## Expanded Endorsements

- Available for commercial property, general liability, and auto
  - These broaden the coverages of the basic forms
  - These are generic and not specific to the restaurant sector
  - These cannot be used with Signature Series endorsements
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