

The idea of a food borne illness outbreak in your restaurant should be one that strikes fear into your heart. Your reputation could be ruined; your very business destroyed. And this risk exists even if you take every precaution and an outbreak is tied to your restaurant even if you weren't involved. A name brand tie in could ruin your business. We've seen that the public reaction to food borne illness contaminations in restaurants is swift and severe. So do you have food contamination insurance? If so, do you understand exactly how it works and what is and isn't covered?

Should your restaurant be hit with a food borne illness crisis, then you are going to find out just how many ways there are to lose money with this kind of loss. The most obvious is that you have to attend to the medical costs of your patron who has become ill from eating your product. You may have to inoculate employees and other customers. You will probably have to throw out inventory and spend time and effort trying to locate the source of the pathogens in the first place. But all of these costs will pale in comparison to the costs of trying to protect and restore your restaurant's reputation so that you can continue to draw clients in to your eating establishment.

When buying food contamination insurance protection for your restaurant, there are many issues that you need to discuss with your agent. For instance, if your restaurant is part of a chain of restaurants with the same trade name, then you should make sure that you have insurance coverage that will be triggered if one of the other restaurants experiences a food borne illness loss, so that you can collect the insurance money that you need to spend to defend and protect your restaurant's reputation.

You should also be sure that your coverage includes crisis management services as part of the protection. Then you should test the knowledge and experience of the crisis management teams. Have them walk you through a typical food borne illness crisis scenario so that you understand what they can and can't do for you in that kind of emergency. If possible, have the crisis management team look at your current operations to help you find areas where you may be vulnerable to contaminants or pathogens. If you can stop a contamination claim before it happens you will be much better off, no matter how extensive your insurance protection is.

Sit down with your agent and discuss the food borne illness coverage on your policy. Be wary of add on, one size fits all food service endorsements. These endorsements typically add a lot of different coverages that restaurants may need but if you don't read the fine print you may not

know just how limited these add-on protections are. For instance they may require that the restaurant be closed before the coverage is triggered or they may only respond to food spoilage caused by power outages.

Food borne illnesses caused by eating restaurant food can often be the death knell for the unfortunate restaurant where the loss occurs. Often the demise of the restaurant itself could have been avoided had the restaurant owner taken the time and care to make sure that he or she had purchased appropriate food contamination insurance protection before the loss. Don't make this mistake yourself. Block out some time with your insurance agent to go over this risk exposure carefully before this type of loss hits your restaurant.

Clinard Insurance Group insures hundreds of restaurants all across North Carolina, South Carolina, Georgia, Tennessee and Virginia. If you would like help with your restaurant insurance questions, please call us, toll free, at 877-687-7557 or visit us on line at www.TheRestaurantInsuranceStore.com

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