

### **The Clinard Insurance Group Special Restaurant Insurance Program For NC and SC Restaurants**

Clinard Insurance Group Restaurant Specialty Division Now has added additional room for 39 more restaurants this year. This program could save you thousands in insurance costs... if you qualify and act quickly.

Read Below to see if your restaurant will qualify for this Exclusive Program!

- You have Good Credit with Good On Time pay history
- No Major Claims in the last 5 years
- Consistently maintain an "A" Sanitation Grade
- Have Your Hoods professionally cleaned twice a year minimum
- Fire protection devices are current and inspected yearly
- Pride of ownership that shows in the appearance of your business inside and out.

New Start ups as well as "Seasoned Professionals" can qualify for this program!

OK, so why is this program so Special? As a 20 year restaurant veteran myself (I have owned/operated 4 restaurants in the past) I took that experience and over the last 14 years as an insurance agent (Yep, I've played "both sides of the fence" for the last 14 years) I researched literally dozens of companies, and I studied all of their policies and rules...you see as a restaurant owner I knew what I needed in my restaurant insurance and what was "fluff". I wanted to make sure the companies I recruited for our program would "eat, sleep, live, breath and bleed restaurant insurance", in other words they must understand restaurants nearly as well as I do. Restaurants needed to be the "bread and butter" of their trade. Over the years we have negotiated and "hand picked" specific insurance companies for each of the restaurant niches we serve.

But of course with the 10's of thousands of restaurants that are within the reach of our service area, we knew we could, no had to be picky. Our rates are the best...we hammer the competition on the restaurants that qualify for our program.

I need to take just a quick moment and explain to you how this works. Our program is extremely competitive and by law our companies have to maintain a percentage of total volume of business as a “cash reserve”, in other words there is a ratio that must be maintained to satisfy the General Insurance Statutes. We have negotiated with the insurance companies that participate in our program and due to the high quality of dining establishments in our program, we have been able to get these insurance companies to open up additional space for more restaurants to join our program...which is Great for You...if you qualify. You know what we're looking for...If you feel you have “the right stuff” a 3 minute call is all it takes to find out.

Now I know most Restaurant Owners are busy and we understand. But can you afford not to call us? Imagine a 27% savings on your Insurance going straight to your bottom line...and in your pocket...how many tables would you have to turn to make that much? How many entrees?

Don't you think it's time to partner with a Restaurant guy that knows restaurant insurance and insures over 100 restaurants all across North Carolina and South Carolina? Call now, and put my experience to work for you today.