

[Restaurant insurance](#) is a complex and wildly variant contract. Each restaurant has its own quirks and operational differences from the kinds of food that may be offered to how it is prepared to how it is served. And all of these variables make insuring a restaurant a complex and highly interactive process when it is done correctly. These factors point out the need for a specialist.

Restaurants are not cookie cutter businesses. They vary widely in scope and design and they have some really unique risk factors that, if overlooked, could prove catastrophic to the business itself. So, as a restaurant owner, whether you like it or not, you are going to need to have some working knowledge of the insurance industry. Now for someone starting a new restaurant, the path of least resistance would be to call up the insurance agent who handles your [car insurance](#) or your [homeowners insurance](#) and ask for a quote on your restaurant. And here's the scary part: This agent could give you a quote and most likely write you a policy. Why is that scary? Well, let me highlight that with an example. Imagine if you had a rare disease and your family practice doctor would or could take a crack at trying to heal you instead of sending you to a specialist who understands that rare disease. Now that's a scary thought isn't it? Well, not protecting your restaurant business by hiring a specialist should be just as scary a proposition.

Doctors will give referrals to specialists, but unfortunately for you, most insurance agents wouldn't dream of referring on business of which they are not well qualified to insure. They don't want to give up the commission. So how do you, as a restaurant owner, protect yourself from this risk? Well, start by asking your agent how many restaurants he or she currently insures. If they give you a number under 10 you should be worried, as they can't have accumulated the combined experience and wisdom needed to understand your business if they just insure a handful of similar businesses. A better number would be more than 100 though.

You see, unlike the patient with the rare disease, these agents' lack of knowledge might never be exposed unless and until there is a large loss. So even they may not know what potential problems are lurking there for their current clients.

Do your research online. Take a look at their website. Do they seem to specialize in restaurants or do they look more like a generalist? Have they been blogging about restaurant insurance issues? Do they present themselves to the public as a specialist that can really help you uncover the root issues that you may have with your insurance program?

Restaurants are a unique and interesting niche out there for insurance agents. As a result,

there are many who do specialize in helping restaurants manage their risks in the most effective ways. You can find them without having to do hours and hours of research and in this case [Google can be your friend](#)

. Take a moment to check up on your current agent and make sure that you are dealing with a specialist. It won't cost you more to hire the best to help you and in fact the irony is that, unlike most professions, with insurance you can hire the specialist for your business and pay less at the same time. It's a real win win for restaurant owners and you can take advantage of this situation with less than an hour's worth of research.

At [Clinard Insurance Group, in Winston Salem, NC](#) we are one of those agencies with a specialty in restaurant insurance. We insure more than 50 different restaurants all across North Carolina and South Carolina. We know that each restaurant is different from the others and so we have developed 5 different restaurant insurance programs to help make a better custom fit for our clients. We have a [bar and grill](#)

[and tavern insurance program](#)

, a

[casual dining restaurant insurance program](#)

, a

[fine dining restaurant insurance program](#)

, a dynamite

[insurance package for fast food restaurants](#)

and even a

[specialized insurance program for caterers](#)

. If we can help you with restaurant insurance questions, please call us, toll free, at 877-687-7557 or visit us on the web at

[www.TheRestaurantInsuranceStore.com](http://www.TheRestaurantInsuranceStore.com)

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