



Restaurant Contamination Insurance

Protecting your brand value

Restaurant franchises' and chains' most important asset is their reputation. The business model of licensing trademarks relies almost entirely on consumer confidence and loyalty.

The reputation of a restaurant for food safety is built over time and underpinned by consistent consumer experience across chains and franchises. With media outlets now global and news instantaneous just one contamination event, anywhere in the world, could destroy customer confidence in an instant.

Cases of food contamination occur frequently and are on the rise. Food borne illnesses and accidental contamination are common, but restaurant chains, particularly western brands, are also at risk of malicious tampering and product extortion.

While the majority of contamination incidents historically have had a minimal affect on customers' health and well being, the adverse media attention following an event can have disastrous affects, undermining public confidence and causing long-term, often irreparable, damage to brand.

The actions and reaction time is critical in managing the effects of an incident and its affect on shareholder value. It can take years for a corporation to recover from a reputational crisis. Organisations that respond quickly and follow robust crisis management plans can lessen their recovery time significantly and begin to regain trust with a compassionate and transparent approach.

Proactive protection

Aon's tailor made Restaurant Contamination Insurance is specifically designed for franchisors and restaurant chains to enable the triggers to react effectively to the risks to their brand and reputation.

The policy includes pre incident planning to determine the risks the company faces and develop detailed crisis management plans to ensure damage limitation. Putting appropriate plans in place before an event arises means you can swiftly react to incidents and reassure stakeholders of your commitment to rectifying safety standards and minimising consumers' exposure to contaminated products.

Adverse publicity

The policy includes cover for adverse publicity, through the reporting of actual or alleged contaminations or tampering where the product brand name is mentioned in regional or national media in countries where the insured product is sold.

This includes reports on radio or television, in newspapers and magazines or the internet.

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Additional endorsements

Aon's Restaurant Contamination Insurance provides additional endorsements for Public Health Scare and Insured Security Crisis events:

- The **Public Health Scare** endorsement protects the brand in the event that an adverse media story circulates to national papers, state television or the internet, discounting the company's health standards and creating a lack of confidence in its products. The sublimit of US\$250,000 covers loss of profit or a counter public relations campaign.
- The **Insured Security Crisis** endorsement reacts to work party violence, including employee or customer violence, and hostage or hijack situations. This covers loss of profit while the premises were closed and media costs.

Suitable Insureds

- Corporately owned chains with or without franchise operations
- Franchise operators
- Small multiple chains

Coverage components

- Crisis consultant costs
- Pre incident consultant costs
- Investigation expenses
- Loss of gross revenue
- Extra expense
- Insured property damage extortion costs
- Withdrawal costs
- Rehabilitation expenses
- Replacement costs

Capacity

- US\$90 million

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