

Restaurant program

Why Farmers® is the right choice for your business



FARMERS®



An insurance program that fits the small-business owner

At Farmers, we want to be recognized as the carrier of choice for your business. The Farmers difference lies in the personalized service we provide — our hallmark for the better part of a century.

We're a preferred carrier that can help you safeguard your business with an insurance program tailored to meet your needs. Farmers coverages are designed with your industry in mind and allow you to select the policy package and options that fit your business.

You can choose between the Farmers Primary package, which includes the key coverages your business needs, and our Premier package, which includes extra coverages and higher limits.

Both packages include coverages that protect your business, such as:

- Property
- Business income
- Crime
- Computer and data
- General liability
- Employment Practices Liability (EPL), with third-party discrimination and punitive damages* coverage available for additional premium

*Where permitted by law

Add optional coverages for even more protection, such as for:

- Backup of sewers and drains
- Building ordinance liability
- Food-borne illness
- Contamination shutdown
- Business Income — dependent property
- Fine arts
- Garagekeepers (valet)

Then you will choose between Replacement Cost coverage or Actual Cash Value claim-settlement methods.

Service standards you'll appreciate

Farmers HelpPoint® claim service

This award-winning, responsive claims group simplifies the claims process for you, giving you round-the-clock access and expert claims handling.

Our specially trained claims adjusters know your industry. They're located across the country to rapidly manage losses and their effect on your business. Getting you back where you belong is their first priority.

Competitive and flexible pricing

We offer you a customized rate for your policy that reflects your business' distinct characteristics. We consider limits, coverage and deductible requirements, as well as past loss experience and loss-prevention efforts. We also consider your hazard control and safety features. These factors allow us to tailor a rate just for you.

Several payment options

For your convenience, you can select from a number of payment plans and electronic payment options.

Your safety connection

Farmers offers you loss control and safety programs that help you meet legal requirements and improve employee awareness.



Member of the National Restaurant Association



Restaurant program

Farmers policies work together to form a secure foundation for your business and personal insurance needs. Complete your Business insurance program by choosing other excellent Farmers products.



Business Auto

We offer all the standard coverages plus many options for the vehicles you own, lease or rent and use in your business:

- Bodily injury and property damage liability
- Collision damage
- Comprehensive car damage or specified causes of loss
- Uninsured/underinsured motorist
- Many additional coverage options

Great discounts, too

Farmers' fleet and package discounts can save you money. Good driving records and loss history can save you even more.

Commercial Umbrella

No one expects to encounter a loss that exceeds the limits of his or her policy, but unfortunately, liability lawsuits — resulting in large jury awards — can and do happen. As the name implies, Farmers' Commercial Umbrella goes "over the top" of your existing Farmers Business Liability coverage, offering \$1 million or more of added financial security.

Workers' Compensation

What's covered?

The Farmers Workers' Compensation policy covers your employees' injuries and illnesses that occur as a result of their employment with your company. The benefits are paid according to the laws of your state.

Farmers Care®

Our complete medical and disability-management program includes a Preferred Provider Organization consisting of occupational physicians, urgent-care centers and hospitals. Under the supervision of physicians, nurses use the latest in medical guideline software to review proposed treatment and hospitalization plans to ensure their effectiveness. All bills are reviewed before payment for correctness of charges, appropriateness of treatment and application of discounts, saving our customers millions of dollars in unnecessary charges every year.

Multi-state coverage

Do you have locations in more than one state? Farmers' Workers' Compensation can cover you. We aren't limited — we have multi-state capabilities.

Plus

- Proactive case management
- Loss-control services
- Team approach

Business life, retirement and financial services*

Have you thought about preparing for your retirement, or how you will attract and retain good employees? Or what would happen to your business in the event of the death of an owner, partner or key person? Farmers can help.

Solutions include these coverages:

- Employee and executive incentive
- Business continuation and key person
- Individual and group life

Farmers also works with a number of well-known names in the financial services industry to provide you with solutions that fit your individual situation. Farmers insurance and financial services agents* can help you with everything above and can also offer you additional solutions, such as:

- Individual and group retirement plans
- 401(k) plans
- Employer-sponsored college education plans
- Mutual funds
- Variable Life insurance

*Farmers insurance and financial services agents are registered with, and securities are offered through, Farmers Financial Solutions, LLC, 30801 Agoura Rd., Bldg. 1, Agoura Hills, CA 91301. (818) 584-0200, Member FINRA & SIPC.

Not all products are available in all states.

Personal Auto, Home and Life insurance



FARMERS

This is not a policy contract but a general description. The policy itself should be read for coverages and exclusions.

