

Short online contact Form:

- Contact name
- Business name and DBA (if applicable)
- email
- phone
- address
- website

R&R Insurance Group Knows Restaurants! You work hard serving others here's how we can serve you.

Starting in the restaurant business is daunting. Running the restaurant is demanding. Growing a business is difficult. Add unpredictable circumstances that may ruin the balance you have established and you end up with a company incapable of taking a hit, and an owner perpetually worried about it actually happening.

This applies not only to businesses but to one's personal property as well. The common solution, of course, is insurance, something that is tricky to furnish in itself. Not knowing what to search for in the first place makes shopping for a risk management plan a tricky, yet necessary, decision to make. With R&R Insurance Group, you will know the policies you are supposed to have, why you are supposed to have them, and how much they are supposed to cost. After all, the best business owners only rest easy once they have inspected and ironed out every single detail.

Different problems necessitate different plans, which is why risk management for your restaurant should never be a one-size-fits-all deal. When it comes to restaurant insurance our company stands out as the top provider of personalized plans that work according to how your restaurant business operates, not by what passes as sufficient coverage on paper.

Your organization can depend on the vast number of carriers we work with—all A-rated or better. Our team can lend you the skills and experience necessary to design an insurance plan that suits the specific needs of your restaurant business. Trust us to deliver risk management strategies that are as unique as your business and as effective as you want them to be.

Carriers:

The Hartford  
Guard  
Liberty Mutual  
Travelers  
State Auto  
Attune  
CHUBB  
Grange  
NationWide  
RLI  
And many more

Common Coverages that need to be listed with a brief description: (See attached Flyers)

General Liability

FF&E (Furniture, Fixtures, and Equipment), Property

Workers Compensation

Umbrella

Liquor Liability

Auto

Cyber

Bonds

EPLI

### BUSINESS OWNER'S POLICY (BOP)

A BOP can help protect your business in much the same way that a homeowners policy protects your home and personal possessions.

The BOP combines these essential coverages to provide a cost-effective solution to help safeguard your restaurant:

- Business Property insurance to help protect the property you own, lease or rent
- Business Liability coverage to help protect your business in the event it is responsible for causing harm to a person and/or damage to property
- Business Income coverage to help protect lost income if your business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss

### EXAMPLES OF . LA CARTE COVERAGES RESTAURANTS LIKE YOURS SELECT

A wide range of optional coverages offer additional protection for risks that are unique to restaurants. Many are available separately or in cost-effective packages, giving you the flexibility to design a program that's important to your business.

**Data Breach** helps you pay for response expenses, legal costs and income protection if the sensitive personal information you collect or store is lost or stolen.

**Employment Practices Liability (EPL)** provides coverage if you're sued by an employee, patron or vendor alleging discrimination, sexual harassment, wrongful termination or other types of claims relating to your employment practices.

**Liquor Liability** helps cover your legal costs, court fees and any civil or criminal damages resulting from the sale of liquor at your restaurant.

**Franchise Upgrade** helps pay additional costs a franchisee may incur to upgrade damaged property to franchise standards following a covered loss.

**Business Income for Food Contamination** provides coverage for lost income if your operations are suspended by a public health

authority due to the discovery of food contamination.

**Business Income for Cloud Service Interruption** helps pay for lost income if you need to suspend or slow business operations because of an unplanned and unannounced interruption in your cloud service.

**Employee Dishonesty** provides coverage if an employee steals money, securities or other property owned by your business.

**Spoilage** provides coverage for the cost of food or income that's lost due to a breakdown or failure of heating or cooling equipment, power failure or contamination by a refrigerant.

**Electronic Data and Interruption of Computer Operations** pays to replace or restore electronic data that has been destroyed, corrupted, or made inaccessible by a computer virus or covered loss, and any loss of business income.

OUR OPTIONAL COVERAGES DON'T STOP HERE. Call us today

Many markets offer:

#### **WORKERS' COMPENSATION**

Your employees are important to the success of your restaurant. If an employee gets injured on the job, you can count on help return that worker to health and productivity quickly. Our approach to managing claims promotes better outcomes and helps keep medical costs low, which could have a positive impact on your future premiums.

#### **PAYROLL BILLING**

Help improve the cash flow of your business.

- ZERO down payment
- NO monthly billing or finance fees
- NO service charges
- NO more late payments
- MINIMAL audit adjustments
- 

#### **24/7 MY ACCOUNT ACCESS**

My Account offers 24/7 policy access to a number of simple services anytime, and anywhere it's convenient.

- Pay online, there's even

AutoPay so you'll never miss a payment

- Go paperless to receive documents and statements via email

- Send us documents electronically with our easy upload feature

- Get most Certificates of Insurance instantly

- File a claim at your convenience
- Track status and payments with realtime updates

## BUSINESS AUTO

The Business Auto policy combines innovative product features, safe choice discounts and exceptional claim service. Our Accident Forgiveness Program recognizes that “bad things happen to good people.” So customers with safe driving records aren’t penalized for “nuisance” claims or charged for an accident if they’ve been claim free.

Contact info - [www.insuremyrestaurant.net](http://www.insuremyrestaurant.net) - owned by R&R insurance Group LLC [www.rrinsurancegroup.com](http://www.rrinsurancegroup.com)

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