

Insurance for Your Restaurant

You have a passion for delighting everyone who dines in your restaurant. We have a passion for protecting your business. Contact your independent agent or broker to find out how Liberty Mutual Insurance helps businesses like yours thrive. **Protect your passion.**



For restaurant owners, protecting your business is as important as the meals you prepare. At Liberty Mutual Insurance, we've seen firsthand the negative effects that a kitchen fire or foodborne illness incident can have on your customers, your employees, your financial well-being, and your hard-earned reputation. We partner with your independent agent or broker to protect businesses like yours.

Our products offer coverage tailored to the complex exposures faced by restaurants of all types and sizes, from the family-owned deli that's built a dependable clientele over generations to national chains capitalizing on the latest trends in dining. You can depend on Liberty Mutual to help safeguard your restaurants, customers, employees, and more.

Tailored Coverages Address Your Complex Needs

- If the board of health orders your premises closed because of food contamination, we pay your cost to clean your equipment and replace contaminated goods. Additional advertising expenses you incur to restore your reputation can be covered as well. ([Food Contamination and Additional Advertising Expense Coverage](#))
- If a customer sustains an injury on your premises, we can cover medical expenses regardless of whether you are legally liable for the injury. ([Medical Payments](#))
- If you don't realize a popular entrée has bacterial contamination, and multiple patrons become quite ill, we can provide coverage above your primary limits. ([Umbrella](#))
- You can be protected against liability for damage or injury resulting from parking a vehicle not owned, rented, or loaned by your business. ([Valet Parking Liability](#))
- Loss of refrigeration or cooling can destroy a food-service business. We cover the contents of any refrigerator or cooling equipment owned by you and used in your business against loss or damage because of equipment failure. ([Loss of Refrigeration](#))
- Your business depends on your equipment. If you experience damage or loss of your core equipment, our coverage goes beyond simple replacement or repair. We can extend protection to cover the loss of business income if you need to shut down temporarily, the extra expenses to continue running your business, utility service interruption, or the lost value of spoiled or contaminated products. ([Equipment Breakdown](#))



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You're passionate about your business. Liberty Mutual Insurance is passionate about protecting it. We rank on the Fortune 100 list of largest corporations in the United States (based on annual revenue). As a leading property and casualty insurer, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet your business's specific needs, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.

The Best Possible Outcome on Every Claim

When we're handling your claim, you can expect us to do what's right, to provide solutions, to be there when we're needed, and to make the process as easy as possible.

Our dedicated general liability, auto, property, workers compensation, and employee benefits units ensure that your claim will be managed by the right person with the right expertise. Your claims handler can answer your questions and address your concerns throughout the life of the claim, allowing you to focus on your business.

Stop Accidents Before They Happen

Our risk control services help to safeguard your business, employees, and property. We'll work with you to assess your business, identify exposures, and make practical, sustainable recommendations you can implement to help mitigate risk.

Risk management and safety resources include Liberty Mutual SafetyNet™, a proprietary website where you can sign up for online and in-person training on a variety of topics and access a broad range of educational materials and self-assessment tools to help keep your business safe. Consultants, including some specializing in the food industry, staff our Risk Control Consulting Center to answer your safety questions, provide advanced technical guidance, and make recommendations both before and after losses occur.

Manage Your Account Online

It's easy to access your account information 24 hours a day, seven days a week. Go to mybusinessonline.libertymutual.com to make a payment and manage your billing account; view, save, and print policies; and access Liberty Mutual SafetyNet. Our customer service professionals are on call to answer all of your account questions.

Protecting Your Business Has Never Been Easier.

Contact your local independent agent or broker or visit libertymutualgroup.com/business for more information.



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