

Unique workers' compensation & payroll solution for restaurants



Target customers

- ▣ Franchise restaurants
- ▣ Fine dining restaurants
- ▣ Family style restaurants
- ▣ Fast food restaurants
- ▣ Lodging restaurants
- ▣ Taverns
- ▣ Catering

Coverage may not be available in all states. The description here is a summary only. It does not include all terms, conditions and exclusions of the policies and coverages described. Each application for insurance is evaluated on an individual basis.

From coast to coast, UPA can provide workers' compensation insurance for your restaurant business. When fighting for scarce dining dollars in these tough economic times, UPA is serving up a workers' compensation solution called UPAY-As-You-Go. Premium is based on actual payroll, not estimated payroll. UPAY-As-You-Go eliminates annual premium down payments. Restaurant cash flow can improve since premiums are paid each pay period.

Program highlights

- ▣ Workers' compensation solution
- ▣ **UPAYASYOUGO** innovative cash flow solution
- ▣ A-rated carriers with nationwide coverage
- ▣ Loss control tools
 - ▣ manuals
 - ▣ safety tips
 - ▣ checklists
- ▣ Claims handling with proven cost-reduction results

Underwriting guidelines

- ▣ New ventures eligible
- ▣ Multi locations / Multi states eligible
- ▣ Restaurant delivery eligible except for fast food restaurants
- ▣ We can entertain high experience mods

Submission requirements

- ▣ Completed ACORD application
- ▣ Currently valued loss information (3-5 years)
- ▣ Mod worksheet and large account supplemental for risks more than \$75,000 in annual premium

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