

Got an appetite for restaurants? UPA can provide the menu! This robust workers' compensation insurance program for multi-unit fine dining and casual restaurants is made possible by UPA, Zurich in North America,¹ RealTime HR and Claimetrics.

Appetizers: Select your workers' compensation program through UPA

- ❑ Turnkey workers' compensation solution
- ❑ Knowledge in workers' compensation insurance coverage
- ❑ UPAY-As-You-Go payment² solution
- ❑ Innovative and strategic claim management strategies
- ❑ Full array of human resource solutions available³
- ❑ Optimal claim management tools

Entrees: Insurance product

- ❑ Fine, casual and fast food multi-unit restaurants
- ❑ Available in 46 states
- ❑ Broad underwriting appetite and competitive pricing
- ❑ Flexible payment options

Main Course: Highlights and benefits

- ❑ Cost containment measures to help reduce claim costs
- ❑ Focus on minimizing an injured workers' time off
- ❑ Innovative claim management approach
- ❑ Optimal claim management tools
- ❑ Minimized year end premium audit surprises
- ❑ 24-hour claim reporting hot line

Desserts

- ❑ Risk and safety management services
- ❑ Value added HR solutions

Beverages

- ❑ Liquor receipts for any one location cannot be greater than 25% of food receipts

UPA fine dining & casual restaurant locations

Eligible States: AL, AR, AZ, CO, CT, DC, GA, IL, IN, KS, LA, ME, MO, MS, MT, NC, NE, NH, OK, RI, SC, SD, TN, TX

Serving up Savings

Workers' Compensation Specialty Program for Restaurants



Your clients will benefit from **UPAYASYOUGO**

- ❑ Workers' compensation premiums paid on a pay cycle basis
- ❑ Up-front workers' compensation deposits eliminated
- ❑ Ease of doing business
- ❑ Payroll records submitted to one payroll company
- ❑ Premium audit process simplified
- ❑ Reduction of year-end premium surprises

UPA appreciates your patronage.

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ZURICH

claimetrics
beyond claims management



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UPA Unisource Program Administrators

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