

Spotlight Story: Insurance Incorporated

1. **Q:** What does your company do that supports/assists restaurants?

A: At *Insurance Incorporated*, we specialize in protecting and empowering restaurant businesses through comprehensive insurance solutions. As a full-service, independent insurance agency, we offer a complete suite of coverage tailored specifically for restaurants—including:

- **General Liability Insurance**
- **Liquor Liability**
- **Workers' Compensation**
- **Property Insurance**
- **Business Auto Insurance**
- **Health & Employee Benefits**
- **Employment Practices Liability**
- **Directors & Officers (D&O) Insurance**
- **Fiduciary Liability**

What sets us apart is our independence and access to over 50 top-rated insurance carriers. This gives us the flexibility to shop the market on your behalf, ensuring you get the **most competitive rates** and **highest-quality coverage**—custom-fit to your unique operations, whether you're running a fine dining establishment, a café, bar, or multi-location chain.

We understand the challenges and risks the restaurant industry faces, and we're here to be your proactive partner—not just in securing insurance, but in helping you reduce risk, stay compliant, and protect your people and your bottom line.

2. **Q:** What's a new service or product of yours that you want restaurant members to know about?

A: We're excited to introduce our *enhanced Workers' Compensation Programs*—designed specifically with restaurants in mind. These new programs go beyond traditional coverage by including **Human Resources support** and **proactive Claims Management services** at no additional cost.

With this offering, restaurant owners gain access to:

- **Expert HR Guidance:** Support with compliance, employee relations, hiring best practices, and more—helping you reduce risk and streamline operations.
- **Dedicated Claims Advocates:** Our team works directly with you and the carrier to ensure fast, fair claims handling and minimize downtime.
- **Customized Coverage & Competitive Rates:** We match your business with the right carriers and tailor policies to your specific needs, all while keeping costs low.

This integrated approach not only protects your staff but also helps you save time, reduce claims frequency and severity, and ultimately lower your premiums. It's more than insurance—it's a strategic advantage for your restaurant.

3. **Q:** Why have you joined the CRA?

A: We joined the California Restaurant Association (CRA) to connect with and support the vibrant community of restaurant owners and operators across the state. Our goal is to build meaningful relationships, share our specialized insurance services, and be a trusted resource for businesses navigating the unique challenges of the food and hospitality industry.

Through our CRA membership, we aim to stay at the forefront of industry trends and regulations—so we can better serve restaurant owners with tailored insurance solutions, expert risk management advice, and value-added services that protect their people, property, and profits.

We believe strong partnerships lead to stronger businesses—and we're here to help yours thrive.

4. **Q:** Why do you choose to work with restaurants?

A: For over 60 years, *Insurance Incorporated* has proudly served California's restaurant community by providing insurance programs designed to support and protect their unique operations. We choose to work with restaurants because we understand the passion, hard work, and complexity that go into running a successful dining establishment.

From local family-owned eateries to large multi-location operations, we've helped thousands of restaurant owners across the state find cost-effective, customized insurance solutions that safeguard their business, employees, and customers. Our deep industry experience allows us to anticipate challenges, offer proactive guidance, and deliver exceptional value. We're more than just insurance agents—we're partners in your success.

5. **Q:** How can people get in touch with you for questions?

A: We'd love to connect and learn how we can support your restaurant's insurance needs. You can reach us in the way that's most convenient for you:

Call us directly at 877-898-9333 to speak with one of our experienced agents.

Visit us online at

<https://insuranceinc.com/business-insurance/specialized-business-insurance/restaurant-insurance/>

to learn more about our restaurant insurance programs, request a quote, or schedule a consultation.

Whether you're looking to review your current coverage or explore new options, our team at *Insurance Incorporated* is here to help.

6. **Bonus Question:** What's your favorite restaurant near you or your favorite restaurant meal?

A: Sushi or Mexican Food is always tasty!