

Hospitality Program

Customized Coverage for the Food Service Industry.

\$90,000

Average cost of a single kitchen fire.

\$6500

Average slip & fall liability settlement.

60%

Of injury hospitalizations are from slips & falls.

1 in 4

Businesses permanently close after a major disaster.

Industry data based on 2024–2026 claims averages from major Canadian commercial insurers and Public Health Agency of Canada reports.

APPETITE

- **Franchise Restaurants:**
 - Bakeries
 - Coffee shops
 - Dessert shops
 - Diners
 - Bubble Tea Shops
- **Non-Franchise Restaurants**

BENEFITS & FEATURES

- **Preferred pricing for Franchise risks**
- Up to 2 unrelated claims are acceptable
- Up to 1 non-payment is acceptable
- Ability to quote and bind within 24 hours (subject to fully completed submission)

COVERAGE



- **Commercial General Liability**
- **Building, Stock & Equipment Coverage**
 - Building Replacement Cost Available
 - Equipment Replacement Cost Coverage
- **Built in Coverage**
 - Business Interruption (12 months)
 - Employee Dishonesty
 - Sewer Backup, Flood & Earthquake (where applicable)
 - Equipment Breakdown Coverage
- **Cyber Coverage Available**

1 (833) 594-6358
klickinsurance.ca

Questions? Please connect with us at info@klickinsurance.ca

