

First Advantage

FOR
RESTAURANTS

Since 1911, Hawaii's
businesses have been
covered under our tree.

First Insurance is the largest property and casualty insurance company domiciled in Hawaii. We offer an array of personal, commercial and specialty lines of insurance. Nearly a century old, First Insurance enjoys an "A" (Excellent) rating from A.M. Best Company and is ranked as one of the nation's top 50 property-casualty insurers based on safety, consistency and performance by the Ward 50 Group.

To learn more about how we can help protect your business, please contact your independent insurance agent or call us at (808) 527-7777.



FIRST INSURANCE
COMPANY OF HAWAII, LTD.®

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HONOLULU, HAWAII 96814
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FIRST INSURANCE
COMPANY OF HAWAII, LTD.®

PERSONAL COMMERCIAL FIRMS

We've got you covered.

Restaurant Advantage Plus

As a restaurant owner, you shouldn't have to concern yourself with anything other than what's on the menu. That's why we've created a package of coverages grouped specifically to meet your restaurant's property coverage needs. **Restaurant Advantage Plus** offers broad protection for everything from food contamination to credit card charges.

A VALUE-ADDED SERVICE FROM FIRST INSURANCE

For qualified restaurant owners, certified Risk Control Consultants will conduct state-of-the-art Infrared Thermographic Testing which can detect conditions such as:

- ▶ Loose or corroded connections
- ▶ Faulty contacts
- ▶ Overloaded or unbalanced circuits

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.

RESTAURANT COVERAGE	LIMITS
▶ Fire Suppression System Recharge	\$25,000
▶ Product Withdrawal	\$10,000
▶ Spoilage	\$10,000
▶ Credit Card Charges	\$2,500
▶ Temperature Change	\$2,500
OTHER COVERAGE	LIMITS
▶ Accounts Receivable	\$25,000
▶ Property In-Transit	\$15,000
▶ Valuable Papers	\$15,000
▶ Fungi and Bacteria	\$5,000
▶ Electronic Data	\$2,500
▶ Computer Equipment	\$2,500
▶ Employee Dishonesty	\$10,000
▶ Money and Securities	\$10,000 Inside \$5,000 Outside
▶ Food Contamination	\$25,000
▶ Glass	Full Value

AND OVER A DOZEN MORE COVERAGES DESIGNED TO GIVE YOUR RESTAURANT THE PROTECTION IT NEEDS

A LEVEL OF SERVICE THAT'S SECOND TO NONE

At First Insurance we strive to achieve the highest level of customer satisfaction. In a recent customer service survey, over 96% of our customers responded "satisfied" or "very satisfied" with our claims service, with many describing it as the best in Hawaii.