

BEWARE OF BACK UP OF SEWERS & DRAINS

AZ Restaurants & Bars Don't See the Trouble Brewing Underground

(Most Insurance Carriers Either Exclude Coverage or Provide \$5,000 to \$25,000)

BACK UP OF SEWERS COVERAGE? WHY SHOULD I BE WORRIED?

Nearly every bar or restaurant property policy excludes damage to property caused by the back up of sewers or drains.

The question then is, "Why should an Arizona bar or restaurant be concerned with this coverage and how much insurance is available in today's marketplace?" The answer is explained in three parts:

1. Back Up of Sewers Coverage for your damaged, destroyed or contaminated property is excluded from property policies because insurance carriers **consider it a significant risk** due to expensive clean-up costs.
2. Food preparation generates grease build-up that, over time, will clog sewage systems, even with the best traps in place. The quality of your trapping system and the frequency with which you check and clean your system can greatly reduce the likelihood of a back-up. Your city may not aggressively prevent, treat, or react to sewer clogs that eventually cause a back up within your establishment.
3. "Coverage is available, even up to \$100,000 per claim, though probably not to the full limits of your property," says Lyle Horiuchi, restaurant specialist, Hill & Usher.

Back-Ups of Sewers can be a bankrupting event because of health regulations associated with contamination of your restaurant or bar.

IMMIGRATION: LABOR CRISIS?

With unemployment rates under 5% in Arizona, attracting qualified labor at affordable wages has always been challenging.

Now, new Arizona laws go into effect Jan 1, placing greater responsibility on employers who hire illegal workers. Are you ready?

For Information: www.azeir.com

DON'T SUFFER THE INSURANCE SHOPPING HASSLE, UNLESS:

1. You lack confidence in your agent's resources or offerings.
2. You do not see options at your renewal from your agent.
3. You experience delayed or unreturned phone calls.
4. You do not receive dedicated claims support from your agent.
5. Your agent lacks the expertise required to address your needs.

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