

[In my last blog](#) I addressed the fact that as a restaurant owner, you owe it to yourself and your business to do a bit of research to be sure that you are dealing with a specialist. And the beauty of that is that you will often be able to hire that specialist for less money that you will spend if you let an agent who doesn't specialize in restaurant insurance do the work for you. This week, I want to look at specialization in a more drilled down fashion. In this case I want to take a look at the specialization of the restaurant insurance policy or program itself.

It is clear to even the most casual observer that not all restaurants are created equal. In fact, that's what so many of us love about eating out, we have many different choices to suit out time constraints, our moods, or even the level of impression we want to make on our dining partners. And as a restaurant owner, you work hard to play to your niche market, to give them exactly what they are looking for when they visit your establishment. So it should go with your restaurant insurance policy.

One trend in insurance over the years has been to consolidate all of the different types of coverages and protections into one big, packaged up, policy. This has made selling the policy a bit easier for the less sophisticated agent, I mean when you throw in everything but the kitchen sink, what's not to like? But the truth is that there are costs associated with all of these add on coverages, and if you need them, then this package concept is great, you are spreading the costs of what you need across many different businesses that are purchasing protections in the package that they don't need and will never use. But, look at it from the other direction and you don't want to be the business that is buying things you don't need and as such, subsidizing other businesses that do need those coverages.

This is why, beyond needing an agent who specializes in restaurants, you need one with a program that specializes in your specific type of restaurant. If you are running a fast food restaurant, you may not need a built in \$25,000 limit for fine arts coverage that a fine dining restaurant might need. And if you are running a catering operation, will you need \$25,000 of built in employee dishonesty protection that might be something a restaurant that handles lots of cash receipts might need? The examples here are seemingly limitless but the important point is that you should watch your policy carefully for add on coverages that you might never need but that you are paying for in your package. Likewise, you want to be sure as well that the types of protections that you do need are available and available in the limits that you need. A built in \$5000 of spoilage coverage might be far too much for one restaurant and not near enough for another.

Take the time to look at the add in coverages that are on your current restaurant insurance policy and make sure you understand how each of them works, and be sure that the limit of coverage is the right amount for you.

At [Clinard Insurance Group](#), located in Winston Salem, NC, we are a restaurant insurance specialist. We insure many different kinds of restaurants all across North Carolina and South Carolina. If we can help you with your restaurant insurance questions, please call us, toll free, at 877-687-7557 or visit us on the web at [www.TheRestaurantInsuranceStore.com](http://www.TheRestaurantInsuranceStore.com)

Remember, we have specialized insurance programs for 5 different kinds of restaurants. Check the list below and click on the links to see our specific niche within a niche restaurant insurance programs.

[Fine Dining Restaurant Insurance](#)

[Casual Dining Restaurant Insurance](#)

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[Bar and Grill and Tavern Insurance](#)

[Catering Company Insurance](#)