



DIRECT INSURANCE

## Partnering with Your Insurance Provider

By Nick DiCarlo

We get it — insurance often feels like just another line item on a restaurant’s P&L. However, your insurance provider should offer you a true partnership that makes your relationship productive and positive for your business.

Let’s start with the obvious. Restaurant owners face risks that can impact their operations and financial stability. Insurance plays a crucial role in safeguarding owners from various potential liabilities and unexpected events like customer injuries or lost profits when a restaurant must close due to a covered disaster.

The right insurance provider should give you peace of mind while offering competitive pricing without compromising on coverage. When selecting an insurance provider in the restaurant space, a few questions can help you select the right provider for your business.

You don’t have to spend hours talking about insurance when you have an experienced insurance provider that is familiar with your restaurant needs. They assess risks accurately, recommend appropriate coverage limits and types, and provide endorsements that enhance protection based on your operations. A few questions to ask:

- How many restaurant locations do you currently insure?
- What does your process look like for analyzing my coverage and risk management needs?
- How does the claims process work?
- Who will handle our claims, and how well do they understand our specific claim types?
- Is the insurance company (or companies if your broker has placed your coverage with a number of insurers) committed to long-term partnerships in the restaurant industry?
- What services does the insurer offer to help you manage risks?

Insurance should work for you, and not against you. Accessing coverage information, claim status, and premium payment information should be at your fingertips. Clear communication channels, whether through phone, email, or online portals, allow business owners to get quick responses and resolve issues promptly. A few questions to get a better feel on a provider’s customer service standards:

- What does the renewal process look like?
- Who would be my primary point of contact for daily requests?
- How will I access policy information?
- Does your insurance provider solicit your feedback?

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Asking the right questions up front can better protect your business with tailored coverage that meet your niche needs. By selecting an experienced insurance provider that prioritizes customer service, restaurant owners can effectively protect their business interests and focus on growth of the business.

Intrepid Direct Insurance partners directly with restaurant owners, eliminating the need for brokers or agents. This direct approach allows you to benefit from no agent commissions, often saving you up to 20%. With expertise in business insurance for restaurants, Intrepid Direct insures over 12,000 restaurant locations nationwide. Intrepid Direct handles claims, service, and underwriting all on one team providing a simplified insurance experience. Visit [intrepiddirect.com](http://intrepiddirect.com) and learn more today.