

RESTAURANT& HOSPITALITY

A global leader in insurance and risk management solutions



Acrisure is a client-focused, independent, technology-driven insurance broker and financial services platform. We are driven by a passion for client service and powered by our ever expanding network of insurance and risk management professionals in over 1,000 locations across the United States and around the world..

WHY ACRISURE?

With a proven track record of excellence, Acrisure has cultivated enduring partnerships with hundreds of trusted full-service restaurants, fine dining establishments, and bars and taverns by delivering an unparalleled total client experience.

Our success is driven by the expertise and thought leadership of our domain specialists. Additionally, we leverage strategic relationships with top insurance carriers and access to specialized products and programs.

By combining these strengths, we provide our valued restaurant and hospitality clients with the most comprehensive and tailored solutions available in the market.

BENEFITS SUMMARY

1. Customized Coverage

We offer a comprehensive range of insurance products designed to protect your building (s), assets, operations, patrons, and staff

2. Competitive rates

Through our extensive network of insurance carriers, we can negotiate competitive rates to ensure you get the best value for your coverage, including: maximum schedeule credits and back-end dividends

3. Risk management expertise

Our team of specialists can help you identify and mitigate potential risks, keeping your course safe and secure, such as weather events or slip-and-fall accidents.

4. Claims Advocacy

In the event of a claim, our experienced team - led by dedicated account managers - will advocate on your behalf to ensure you receive a fair and prompt settlement.



PRODUCTS AT A GLANCE

PROPERTY INSURANCE

- Commercial Property
- Business Auto
- Building Ordinance
- · Backup of Sewer
- Food & Earthquake
- Crime / Employee Dishonesty / Forgery
- Spoilage

LIABILITY INSURANCE

- General / Umbrella
- Liquor
- Employee Benefits
- Garage Keepers (Valet)
- Employment Practices

OTHER INSURANCE / SERVICES

- Workers Compensation
- Cyber
- Directors and Officers
- Payroll
- 401K
- Risk Advisory

"Executive Suite Partner" of The NJRHA



JOEL MACLEAN Senior Risk Advisor

"For over 20 years, I have specialized in the restaurant and hospitality industry, working tirelessly to ensure my valued clients' businesses, assets, employees, and patrons are safe and secure."

Acrisure

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POTENTIAL PREMIUM SAVINGS ON NEW JERSEY WORKERS COMP

Did you know, there are multiple ways to save Premium Dollars on your Workers Compensation Insurance in 2025?

Savings Categories

- <u>Schedule Credit</u> A carrier can apply at their discretion when quoting your renewal or new business, possibly a savings of 25%
- <u>Managed Care Credit</u> A carrier can allow you to take advantage of a Managed Care Credit, possibly a savings of 25%.
- <u>Experience Modification</u> Your experience compared to others in your industry sets you apart. Under a 1.00 is a credit. Over is a debit.
- <u>Dividend Program</u> A guaranteed or sliding scale dividend can save you up to 35% if eligible with an acceptable loss history.
- <u>Safety Group</u> A carrier may allow you to participate in a safety group based on industry for a discount.
- <u>Pay as you go</u> You can improve cash flow with a payment plan that allows either self reporting or payroll company reporting adjusting your WC premium accordingly with no year end surprises.
- <u>Assigned Risk</u> Acrisure may be able to pull you out of the plan to participate with a carrier who wants your business.

*Not all discounts apply to all businesses and not all discounts can be combined.

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Why Acrisure?

Acrisure's success is driven by the expertise and thought leadership of our domain specialists. Additionally, we leverage strategic relationships with top insurance carriers and access to specialized products and programs.

By combining these strengths, we provide our valued clients with the most comprehensive and tailored commercial insurance, cyber and employee benefit insurance solutions available in the market.

Please contact us for an objective audit of your Workers Comp discount eligibility and discover why our approach is the industry's best solution for saving on Workers Compensation insurance premiums