



SONIC Franchise Insurance Program



RESTAURANT RECOVERY INSURANCE

Effective this spring, IMA was appointed by the SONIC Insurance Advisory Council to be the endorsed broker for the SONIC Franchise Insurance Program, including Restaurant Recovery Insurance.

COULD THIS HAPPEN TO YOU?

Should customers at a specific Sonic location allege they became ill due to exposure to an employee with an infectious disease such as hepatitis, that location and possibly surrounding locations could lose business due to event being covered by local news.

However, e. coli or salmonella found on food purchased throughout the system can create a media firestorm affecting stores regionally, if not nationally. The total loss of such an event involving a popular Mexican fast food restaurant chain generated a loss of over \$30 million.

Most incidents are smaller in scope, but can be devastating to the local restaurant if the media gets ahold of the story. Consider these actual events:

- Finger found in the chili
- Bloody bandaid found in sandwich
- Pesticide found in soft drink
- Broken blade from vegetable slicer found in child's food

Restaurant Recovery Insurance covers such acts, whether they are malicious or accidental. You can't afford to be without this important coverage.

SONIC Restaurant Recovery Insurance can help:

- Cover loss of profits for up to 12 months
- Provide Extra Expense coverage for
 - ◇ Sterilization of premises
 - ◇ Preventative testing and inoculations
- Provide a 24-hour Crisis Management Hotline for assistance with affected customers, media and health departments.

PROGRAM HIGHLIGHTS

- \$500,000 limit per location
- \$509 annual premium per location
- Additional coverage extensions:
 - ◇ Recall costs
 - ◇ Extortion
 - ◇ Workplace Violence

For more information about the SONIC Franchise Insurance Program, contact:

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Dallas | Denver | Kansas City
Topeka | Wichita

Over 2,000 locations representing 150 SONIC franchisees currently participate in the SONIC Franchise Insurance Program, offered through IMA. For more information about IMA, please visit www.imacorp.com.