

THE TRUE ADVANTAGE FOR FOOD AND BEVERAGE



TRUE & ASSOCIATES  
Insurance and Surety

**Volatile global food markets are making your business more difficult every year. Thankfully, taking care of your business insurance just got a lot easier.**

There is no smarter business insurance partner than True & Associates. Our underwriters and industry specialists work closely with your business to provide property and casualty insurance coverages that help you manage your organization's risk exposures, defend against liabilities and protect your long-term interests. Outstanding risk control and claim services, along with dedicated customer service from our agency, will provide you the freedom to focus on managing your business.

**Risk Control services focused on preventing loss**

We all recognize that the least disruptive loss is the one that never occurs. With a broad array of expertise in middle management accountability, ergonomic assessments, route driver work methods, slip/fall analysis, fire protection systems, sprinkler plan reviews, infrared testing, risk transfer, foreign products liability and more. Our Risk Control consultants have a long and successful history of helping businesses protect workers, safeguard assets and improve productivity. We offer a comprehensive package of risk control services that will help your business avoid costly work disruptions.

True & Associates is dedicated to helping your business enterprise manage its financial costs related to exposures.

**Effective and supportive claim handling service**

We provide a consistent, seamless approach to claim handling, beginning with initial claim reporting and ending with the final resolution of a claim. Our claims experts will make certain that the insurance carriers are diligent in paying your claims promptly and accurately. We are your independent agent partner servicing your needs every day.

**Cost management programs that can save you money**

True & Associates has case management programs designed to help manage and mitigate the overall cost of loss this includes: medically-approved return-to-work programs that consistently return injured workers back to work quickly and safely; legal services that concentrate on controlling expenses and providing fair outcomes; medical peer review for a number of specialties; and state-of-the-art online budget, billing and communications systems.

*These and other cost management programs help you save substantial claim dollars and help improve productivity.*



## Industry expertise that deliver key coverages for your business

True & Associates' broad portfolio of products goes beyond the standard business coverages. We offer the key coverages you need to protect your wholesale distribution business.

**Theft / Employee Dishonesty** — provides coverage for employee dishonesty

losses from both direct physical damage and business income

**Business Interruption** — provides protection designed to get your company back in business and operating at pre-loss levels as soon as possible

**Retail Selling Price Endorsement** — amends value for retail stock to a selling price basis

**Key Employee Replacement Expense** — provides coverage for replacement expense incurred due to the permanent loss of services of a key named employee caused by a covered accident

**Contractual Penalties** — provides coverage for penalties incurred contractually due to a covered cause of loss

**Machinery and Equipment Breakdown** — for the sudden and accidental breakdown of pressure, mechanical and electrical equipment

**Emergency Vacating Expenses** — provides coverage for an emergency evacuation as a result of a covered cause of loss

**Non-owned Detached Trailers** — provides coverage for customers or contract carriers' trailers left on your property

**Limited Pollution Liability** — provides protection against losses resulting from accidental release of pollutants either at or from your owned premises or at a job site

**Transportation Coverage** — protects property in transit, including goods transported to customers or job sites in your own vehicles or in the custody of a carrier

**General Liability Extension** — offers an array of industry-specific extensions needed by distributors such as, Blanket of Additional Insureds, including Vendors, which provides coverage when written contracts require you to name others as additional insureds

**Automobile Extension Endorsement** — offers an array of extensions needed by distributors, such as Broadened Insured, Supplementary Payments and Fellow Employee Bodily Injury

**Inland Marine Cargo** — protects property in transit over land that is owned, leased or operated by the insured

**Product Adulteration and Contamination Endorsement** — provides coverage for

**Ocean Marine** — provides additional protection for businesses that import or export raw materials, semi-finished goods and finished goods

## Experience the True Advantage

Competitive Pricing

Great Comprehensive Coverages

Differentiated Industry-based Services

## About True & Associates

*In 1984 Thomas True founded True & Associates by purchasing two hometown agencies in Mountainside and Westfield, NJ. Beginning with four employees and much enthusiasm, the agency grew by establishing solid relationships with clients, carriers and the community. The formula for success was clear, "Provide Outstanding Service and Superior Products to Customers".*

*Today, True & Associates has three locations, Westfield, New Jersey, its home office, Clinton and downtown Manhattan. True & Associates employs 45 insurance professionals and is licensed in 28 states. For nearly 30 years, businesses, professionals, families and individuals have relied on True & Associates for their insurance and surety needs.*

*For more information on improving your coverage, please contact:*

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