

THE TRUE ADVANTAGE FOR HOSPITALITY AND RESTAURANTS



TRUE & ASSOCIATES
Insurance and Surety

Restaurant programs designed with your business needs in mind.

The most important factors sophisticated clients consider when purchasing their commercial insurance are scope of coverage and economic value. True & Associates will create an insurance program with endorsement forms specifically designed to respond to the requirements of this demanding market. Through innovative coverage and realistic limits, we accurately address and respond to today's challenging restaurant business environment from Fine Dining to Family-Style Restaurants.

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 business.

Commercial General Liability — protects against liability claims for bodily injury and property damage arising out of premises, operations, products, and completed operations

Liquor Liability — liability imposed on those selling alcoholic beverages, as well as the statutory liability established in some states

Assault & Battery — protect against bodily injury and property damage arising out of alleged acts of Assault and Battery

Food Borne Illness Protection — protects against claims of injury from contaminated fresh produce that causes foodborne illness

Employee Benefits — a True and Associate Specialist will work with you to create a customized plan and help you implement your benefits strategy

Employment Practices — a form of liability insurance covering wrongful acts arising from the employment process

Garage Keepers — provides coverage to owners for liability as bailees with respect to damage to automobiles left in their custody for safekeeping

Directors & Officers — insures corporate directors and officers against claims, most often by stockholders and employees, alleging financial loss arising from mismanagement

High Umbrella Limits — provides catastrophic loss protection when the underlying insurance is inadequate.

Food and Beverage Spoilage — valuable coverage for stock damaged due to mechanical or electrical breakdown of heating, cooling, refrigeration or humidity control

Time Element Coverage to include Water, Electric and Gas — form can be liberalized to extend to pumping stations and water mains, utility generating plants, switching stations, transformers and transmission lines, including overhead lines

Wine Market Value Form — coverage for the price of wine of what it could have been sold for at the time of loss or damage

Business Income and Extra Expense — income continuation while operations are disrupted

Back Up of Sewer and Drain — resulting damage covered. Most forms exclude this coverage

Systems Breakdown — protection of computer equipment, refrigeration, point-of-service

Theft / Employee Dishonesty — provides coverage for employee dishonesty

Terrorism Coverage — Provides coverage for losses arising out of acts of war or terrorism as defined in the Terrorism Insurance Act of 2002, subject to policy provisions.

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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