

FranchisorSuite®

LIABILITY INSURANCE PROGRAM

Available to Franchisors of any type;
no industries are automatically excluded.



FranchisorSuite® provides franchisors with the only insurance policy written specifically for franchisors. The policy, over two years in the making, addresses the significant exposures of franchisors in a unique and exclusive policy. Written with one aggregate limit of liability, and five compulsory coverages allows for the strongest and broadest protection available in the insurance industry.

FranchisorSuite® is stellar coverage with an A+ rated carrier and superior claim(s) handling.

	Them*	FranchisorSuite®
D&O, E&O, EPL and Fiduciary & Vicarious One Carrier / One Adjuster	NO ✗	YES ✓
All Risk Franchisor E&O	NO ✗	YES ✓
Vicarious Liability	NO ✗	YES - Insuring Agreement ✓
Absolute Bodily Injury Exclusion (Think Hot Coffee)	YES ✗	NO ✓
Absolute Property Damage Exclusion (Think Hotel Fire Litigation)	YES ✗	NO ✓
Full FDD Coverage	NO ✗	YES ✓
Hammer Clause	YES ✗	NO ¹ ✓
Franchisor Specific or Generic Wording	GENERIC ✗	FRANCHISOR ✓
A. M. Best Rating	? ✗	A+ ✓
Breach of Contract Exclusion	YES ✗	FDD Carve Back ✓
Bankruptcy Exclusion	YES ✗	NO ✓
Dedicated Franchise Claims Counsel	NO ✗	YES ✓
Renewal Application - No Warranties	NO ✗	YES ✓
Federal Trade Commission (FTC) Coverage	NO ✗	YES ✓
\$ 1 Million Derivative Investigation Coverage	NO ✗	YES ✓
Joint-Employer Coverage (Optional)	NO ✗	YES ✓