

# ONTARIO RESTAURANT HOTEL & MOTEL ASSOCIATION



## Restaurant Insurance Program!

The Ontario Restaurant Hotel & Motel Association (ORHMA) is proud to offer a specialized commercial insurance program with risk management services for restaurateurs across Ontario. ORHMA has partnered with HED Insurance in helping restaurateurs save money while providing the right level of coverage through specialized insurance programs.

We understand that your business and the risks you face are unique; this program is here to help you with your insurance needs.

### ORHMA and HED guarantee that:

- We will understand your business.
- We have created a specialized insurance program specific to the risks that restaurateurs face. HED will work with you to determine the “right” level of coverage to meet your particular needs.
- You will have the assurance of convenient and professional administration.
- We will provide consistent and ongoing Ontario-wide sales and service support for your insurance needs.
- As a participant in the Restaurant Insurance Program, you will have the benefit of strength in numbers with preferred member rates.
- The Restaurant Insurance Program will provide each member with immediate premium savings and long-term rate stability.

### The following insurance program was exclusively designed for ORHMA restaurateur members:

- Commercial Insurance (Property, Business Interruption, Crime, Liability, Equipment Breakdown)

### Important program details:

- ORHMA restaurateur members will receive a guaranteed 10% savings off existing premiums for equivalent insurance coverage.
- All participating dealers under the program will have an HED representative review current coverage limits, including building evaluations, and provide coverage recommendations.
- Various coverage options including deductibles are available.

### How can you take advantage of the program?

HED sales representatives will be contacting restaurateurs across Canada to help you with your insurance needs and answer important program questions you may have.

### Contact Information for the ORHMA Restaurant Insurance Program

Commercial Insurance – Justin Friesen  
Phone: 1-800-665-8990 ext. 7211  
Email: [jfriesen@hedinc.com](mailto:jfriesen@hedinc.com)