

# Oregon Restaurant & Lodging Association (ORLA)

## Property, Auto, and Liability Safety Group Dividend Program

### Group Dividend Program Highlights

#### Eligibility

Qualified ORLA members who have an ORLA Safety Group Dividend endorsement on their policy are eligible to receive a dividend, if a dividend is declared.

#### How the Dividend Program Works

- It pays for you to maintain safe business practices and reduce loss exposures, because the total dividend is based on the total incurred losses for all participating ORLA member policies during a given dividend period. The dividend period is Oct. 1 through Sept. 30.
- Members earn a dividend when the ORLA program qualifies during the period, based on premium/loss experience, as approved by the Liberty Mutual Insurance Board of Directors. The dividend evaluation occurs six months after the dividend period ends.
- If a dividend is declared, participants receive an equal-percentage share, based on each account's eligible earned premium.

### Coverage Options

Our industry-leading expertise and superior coverage options for the hospitality industry have helped us earn ORLA's endorsement.

Our **Restaurant Custom Protectors Policy™** offers unique optional endorsements, including:

- Food Contamination – Business interruption and extra expense
- Additional Causes of Loss for change in temperature, off-premises services, and refrigerant contamination
- Employment Practices Liability Insurance (EPLI)
- Data Security

We also offer a **Businessowners Policy** for members with limited cooking exposure. The policy includes a number of endorsements, including cyber liability.

To learn more about the ORLA-endorsed group dividend plan and other programs offered through Liberty Mutual, contact your independent agent or visit [www.libertymutualgroup.com/business](http://www.libertymutualgroup.com/business).

#### Rewarding Members

Liberty Mutual Insurance continues to offer this exclusive group dividend program to qualifying members of the Oregon Restaurant & Lodging Association (ORLA). Since the program began more than 15 years ago, Liberty Mutual has supported the specialized business insurance needs of Oregon's hospitality industry and distributed more than \$2 million in property, auto, and liability dividends.



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As a Fortune 100 company and a leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet the specific needs of your business, regardless of size and location.

Visit [libertymutualgroup.com/business](http://libertymutualgroup.com/business) or contact your independent agent or broker.

### Endorsed Group Insurance Program

#### Property, Auto, and Liability Plan Design

##### General Guidelines\*

###### Eligible Classes

- Casual and fine dining
- Bakeries
- Fast food restaurants
- Coffee retailers
- Buffets and cafeterias
- Golf/country clubs
- Ice cream stores
- Hotels/motels

###### Ineligible Classes

- Bars/taverns
- Dance and after-hours clubs
- Significant delivery exposure
- Liquor receipts more than 40%
- Grocery stores

##### Selling Points

- More than 15 years in effect
- Dividend declared 14 of 15 years since program began
- Average dividend declared is 5%
- Coverage for foodborne illness and cyber liability

##### Associate Members

Not available at this time

##### Program Timeline

- Participants maintain their current renewal date
- Dividend checks mailed to policyholders July – Aug.
- Evaluation date 6 months after program expiration, approximately Apr. 1 (subject to BOD meeting schedule)
- Group period Oct. 1 – Sept. 30

\*Written on the eCLIQ platform. Each account is subject to underwriter review.

The descriptions of coverage listed here are necessarily brief and are subject to the provisions, limitation, and exclusions that can only be expressed in the policy and related endorsements. The actual terms and conditions of the policies determine the coverage and limits afforded, as well as which deductible may apply. Not all coverages apply in all states. Insurance underwritten by Liberty Mutual Insurance Co., or its affiliates or subsidiaries. C13393 (R 11/20)

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