

# Square Deal Franchisee Insurance Program

Here to help Wendy's franchisees navigate franchise insurance requirements to best protect their business



# Square Deal Franchisee Insurance Program

Administered by Marsh

**Who is  
Marsh?**

Marsh is a global leader in insurance and risk management that is 100% dedicated to Wendy's franchises

**How can  
Marsh  
help?**

As the administrator of the Square Deal Franchisee Insurance Program, we work with you one-to-one to provide personalized service and advice. Square Deal Insurance Company (SDIC) selected Marsh for our ability to simplify insurance management and for our deep insights into serving franchise groups.

# Protection for Your Franchise

## Required Coverage



General  
Liability



Business  
Auto



Workers'  
Compensation

## Additional Coverage



Employment  
Practices  
Liability



Property



Umbrella  
Insurance



Excess  
Liability



Earthquake  
Insurance\*\*



Flood  
Insurance\*\*

See slides 6-7 for brief product descriptions

\*In areas when required

\*\*In areas where available

# Have Questions About Insurance? Contact Marsh.



Scan to book a one-on-one consult

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<https://affinity.marsh.com/wendys/>

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[wendys@marsh.com](mailto:wendys@marsh.com)

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(515) 200-5626





# Insurance Product Descriptions



# Insurance Products

The Square Deal Franchisee Insurance Program provides three highly-specialized, competitively-priced insurance products that are specifically designed for Wendy's franchisees.

The products below are all compliant with Wendy's requirements for franchise owners. With these coverages, you can work directly with Marsh to help you through the claims and/or legal process in the event of an incident.

Coverage Type	Coverage Description
General Liability	<p>A type of insurance coverage that provides protection to businesses against claims of bodily injury, property damage, and personal injury arising from their operations, products, or services. It is designed to protect businesses from financial losses resulting from lawsuits or legal claims made by third parties. The coverage parts of General Liability insurance include:</p> <ul style="list-style-type: none"><li>• <b>Bodily Injury:</b> This part of the coverage protects the insured business if someone (non-worker) is injured on premises or due to the business's operations or services.</li><li>• <b>Property Damage:</b> This part of the coverage protects the insured business if a third party's property is damaged due to the business's operations, products, or services.</li><li>• <b>Personal and Advertising Injury:</b> This part of the coverage protects the insured business against claims of defamation, libel, slander, copyright infringement, or invasion of privacy.</li><li>• <b>Medical Payments:</b> This part of the coverage provides coverage for medical expenses incurred by third parties who are injured on the insured business's premises or as result of the insured business's operations, regardless of fault. This can help cover immediate medical expenses and avoid potential lawsuits.</li></ul>
Workers' Compensation	<p>A type of insurance coverage that provides benefits to employees who suffer work-related injuries or illnesses. It is designed to protect both employees and employers by providing financial support to injured workers and limiting the employer's liability for workplace injuries. The coverage parts of Workers Compensation insurance typically include:</p> <ul style="list-style-type: none"><li>• <b>Medical Expenses:</b> This part of the coverage pays for medical treatment, hospitalization, medication, and rehabilitation services for employees who are injured or become ill as a result of their work. It covers the costs of necessary medical care related to the work-related injury or illness.</li><li>• <b>Lost Wages:</b> This part of the coverage provides wage replacement benefits to employees who are unable to work due to a work-related injury or illness. It typically pays a portion of the employee's regular wages while they are unable to work, helping to compensate for the income lost during their recovery period.</li><li>• <b>Disability Benefits:</b> This part of the coverage provides benefits to employees who suffer a permanent disability as a result of a work-related injury or illness. The benefits are typically based on the severity of the disability and may be paid as a lump sum or in regular installments.</li></ul>

# Insurance Products (continued)

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Coverage Type	Coverage Description
Business Auto	<p>A commercial auto policy typically includes both Auto Liability and Physical Damage coverage. It can also include coverage for Medical Expenses and Uninsured or Underinsured motorists.</p> <ol style="list-style-type: none"><li>1. Auto Liability: Protects the insured business against claims for bodily injury or property damage caused by the insured vehicle.</li><li>2. Physical Damage: Provides coverage for the damage to the insured vehicle.</li></ol>

# Additional Coverage Available

As part of the Square Deal Franchisee Insurance Program, Marsh offers a suite of customized insurance products specific for franchise owners to ensure your business is fully protected. Book a [one-on-one consult](#) today to speak with one of our dedicated insurance advisors.

Coverage Type	Coverage Description
Employment Practices Liability	<p>A type of insurance policy that provides coverage for claims made by employees against their employers for various employment-related issues. It is designed to protect businesses from financial losses resulting from lawsuits or legal claims related to employment practices. Employment Practices Liability Insurance policies typically protect against claims of:</p> <ol style="list-style-type: none"><li>1. Wrongful Termination: This part of the policy provides coverage for claims alleging that an employee was wrongfully terminated, such as claims of discrimination, retaliation, or breach of employment contract.</li><li>2. Discrimination: This part of the policy provides coverage for claims alleging discrimination based on protected characteristics, such as race, gender, age, religion, disability, or national origin.</li><li>3. Harassment: This part of the policy provides coverage for claims alleging harassment, including sexual harassment, hostile work environment, or other forms of workplace harassment.</li><li>4. Retaliation: This part of the policy provides coverage for claims alleging retaliation against an employee for engaging in protected activities, such as reporting discrimination or harassment, filing a complaint, or participating in an investigation.</li><li>5. Wrongful Discipline: This part of the policy provides coverage for claims alleging wrongful discipline or unfair treatment of employees, such as unjustified demotion, suspension, or denial of promotion.</li><li>6. Failure to Promote: This part of the policy provides coverage for claims alleging that an employee was unfairly denied a promotion based on protected characteristics or other discriminatory practices.</li><li>7. Employment-related Misrepresentation: This part of the policy provides coverage for claims alleging that the employer provided false or misleading information during the hiring process, such as misrepresenting job duties, compensation, or future prospects.</li></ol>
Umbrella Insurance	Liability insurance coverage that goes beyond the limits of the insured's policy.
Excess Liability	A type of insurance coverage that provides additional liability protection beyond the limits of an underlying primary insurance policy. It is designed to provide an extra layer of coverage and help businesses from large and potentially catastrophic losses.
Earthquake Insurance	Covers losses and damages to your buildings and business personal property belongings caused by earthquakes.
Flood Insurance	This insurance provides coverage for business dwelling and business personal property losses caused by water damage specifically due to flooding.



# Additional Coverage Available (continued)

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Coverage Type	Coverage Description
Property Insurance	<p>Commercial Property insurance is a type of insurance policy that provides coverage for physical assets and property owned by a business. It is designed to protect businesses from financial losses resulting from damage or loss of their property due to various perils, such as fire, theft, vandalism, or natural disasters. The coverage parts of a Commercial Property insurance policy typically include:</p> <ol style="list-style-type: none"><li>1. <b>Building Coverage:</b> This part of the policy provides coverage for the physical structure of the business property, including the building itself and any permanently attached fixtures. It covers damage or loss caused by covered perils, such as fire, windstorm, or vandalism.</li><li>2. <b>Business Personal Property Coverage:</b> This part of the policy provides coverage for the business's movable property, such as furniture, equipment, inventory, and supplies. It covers damage or loss caused by covered perils, both on and off the business premises.</li><li>3. <b>Business Interruption Coverage:</b> This part of the policy provides coverage for the loss of income and additional expenses that a business may incur if its operations are interrupted or suspended due to a covered loss. It helps compensate for the financial impact of the business's inability to operate and generate revenue during the restoration period.</li><li>4. <b>Extra Expense Coverage:</b> This part of the policy provides coverage for additional expenses that a business may incur to minimize the impact of a covered loss. It covers expenses such as temporary relocation costs, equipment rental, or expedited repairs to resume business operations as quickly as possible.</li><li>5. <b>Equipment Breakdown Coverage:</b> This part of the policy provides coverage for the repair or replacement of equipment and machinery that breaks down due to mechanical or electrical failure. It helps cover the cost of repairs or replacement, as well as any resulting business interruption losses.</li></ol>

# Square Deal Franchisee Insurance Program

The Square Deal Franchisee Insurance Program provides exclusive access to compliant and customized insurance products that help ensure your Wendy's Franchise is protected.

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