



# Kiwaniis®

ENTERTAINMENT INDUSTRY GROUP  
LOS ANGELES



## Member Spotlight

### MATTHEW PONDELLA

Past Club President; Risk Management | Club Safety Chair  
Valley Village Foundation Board of Directors

Principal - Arroyo Insurance Services, Sherman Oaks

**GENERAL LIABILITY:** Excellent foundation for your Restaraunt business protection plan. Protects your business from:

- Bodily injury claims.
- Property damage claims.
- Fire damage to a rented premises.
- Personal or advertising injury claims (e.g., slander, libel, and copyright infringement).

**WORKERS' COMPENSATION:**

- Provides benefits to employees for work-related injuries or illness including medical care, wages from lost time and more.
- Can also help cover related legal fees.

**SPOILAGE INSURANCE:** Equipment breakdowns, power outages and food contamination can result in a loss for your restaurant business.

- Protects your business from loss of inventory
- Eligible for reimbursement of food that spoils and loss of income

**BUSINESS INCOME:**

- Helps you replace lost income during period of restoration of business.
- Pays for necessary normal operating expenses.

**COMMERCIAL AUTO:**

- Helps cover the financial costs resulting from an auto accident involving your commercial vehicles.
- Helps pay legal liability for damages to property and medical expenses.

**CRIME INSURANCE:**

- Protects your business from both first party risks and third party accusations of crime arising from your business.
- Coverage for direct losses to the business from a covered criminal act.

**EQUIPMENT BREAKDOWN:** Repairs or replacement to equipment such as:

- Stoves, Ovens, Grills and other ranges
- Water heaters and boilers, refrigeration system
- Electronic cash register systems

**ADDITIONAL PROTECTIONS:**

- Employee Benefits
- Cyber
- Umbrella Excess
- Employment Practices Liability



### CONTACT

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