

Mel's drive-in®

# Benefits Guide



Where smiles are served daily



# A message from Tim Feddersen

At Gaspar Insurance, we feel incredibly fortunate to have had the opportunity to insure Mel's Drive-In and witness the impressive growth and success of your organization. We take great pride in knowing that we have grown alongside you, and we look forward to continuing to support your business in every way possible.

Our mission for every Mel's Drive-In store is simple: to provide you with the best insurance price on earth, ensure your protection, and be there when you need us. We understand the importance of having reliable insurance coverage, which is why we work tirelessly to make sure that you have the support you need to thrive in your business.

At Gaspar Insurance, we have a dedicated service staff to deliver new quotes, answer your questions, file claims, and more. However, if you ever need to reach me directly or just want to chat, feel free to contact me at my personal cell, 747.230.2780.

Thank you for your continued trust and support. We look forward to working with Mel's Drive-In for many years to come.

Sincerely Yours,  
Timothy Feddersen



## Gaspar Insurance Blue Plate Special

### Our Benefits at a Glance



- **Business Owners Package**  
(property, liability, spoilage, etc.)
- **Workers Compensation**
- **EPLI**  
(Employment Practices Liability Insurance)
- **Basic Life Insurance**
- **Flood Insurance**
- **Medical Insurance**
- **Voluntary Benefits**
- **Long Term + Short Term Disability**

## Business Owners Package

(property, liability, spoilage, etc.)

Your business owners package or “BOP” as we insurance nerds call it, is typically the first policy you will secure for your Mel's Drive-In. This policy covers lots of different things all bundled into one policy. Some examples include:

**General Liability:** In case a guest slips and falls in your store.

**Product Liability:** In case someone chips a tooth on topping.

**Property Insurance:** Protects your tenant improvements, machines, furniture, and other assets from risks such as fire, theft, water damage, etc.

**Loss of Income:** Reimburses your lost income if the store is closed due to a fire, storm, water damage, etc.

**Spoilage:** Reimburses you for spoiled ingredients due a power outage or other covered event.



## Workers Compensation

As soon as you have employees, your state will require you to cover workers compensation. Workers Compensation covers your employees if they get hurt on the job. The price is based on a percentage of your total payroll and varies by state. In most cases the store owner will be excluded on this type of policy.

## EPLI

(Employment Practices Liability Policy)

An EPLI policy protects you from lawsuits led by prospective employees, current employees and ex employees for things like discrimination, wrongful termination, harassment, etc. Unfortunately having employees carries this type of risk. Sometimes EPLI coverage can be added into your “Business Owners Package Policy” above.





## Life Insurance

Provides your family with a lump sum in the event that you pass away.

## Disability Insurance/ Business Overhead Coverage

This policy pays you directly to replace your income and/or pay your business overhead if you are sick or injured and can't work.

## Voluntary Benefits

Offer your employees Aflac type benefits at no cost to you. These benefits protect your employees and aid in retention.

## How Do I Get a Quote?

1. You can email us at [melsdrivein@gasparinsurance.com](mailto:melsdrivein@gasparinsurance.com) or call 818.302.3060 and let us know your Mel's Drive-In is ready for an insurance quote.
2. Our dedicated Mel's Drive-In staff will run your quote within 24 to 48 hours (sorry Florida, sometimes it takes 72 hours for you).
3. We'll send you the quote and review with you by phone.
4. Once you approve, we bind coverage and issue your policy. The insurance will bill you in whatever installments are best for you.
5. That's it!

