



1201 15-501 Bypass at Elliott Road
P.O. Box 7
Chapel Hill, NC 27514

To Whom It May Concern:

It is my pleasure to recommend Lisa Haines and Epicurean Insurance Solutions for your consideration. I have worked with Lisa for the last five years, and I have been completely satisfied with the insurance coverage she has provided for our group of restaurants.

When I initially took responsibility for insurance coverage for our group, we were dealing with a small local company. We had previously thought a member of our community, with whom we had done business for years, would best look out for our needs. I soon learned that their lack of expertise in handling the specific needs of a restaurant group had cost us dearly. We were paying premium prices for inadequate coverage, and we had been frustrated in our attempts to settle several claims.

I approached Epicurean with very simple needs. I wanted adequate coverage at the lowest costs; and I wanted to be covered for unusual circumstances unique to our industry. Within weeks, Lisa presented me with a proposal that covered all our needs. She updated our business and property liability, introduced a "loss of business" provision we had lacked, expanded our liquor liability coverage, and consolidated our auto policies. She also reviewed our health coverage and then presented me with several packages from which to choose. We were able to cover twice the number of employees we were previously covering for the same cost. This enabled us to offer health insurance to more employees, and this benefit allows us to attract better personnel for our operations. Finally, we switched our life insurance and Keyman policies from whole life to term, resulting in appreciable savings.

In short, Lisa delivered exactly what we wanted. Our coverage is broader, more comprehensive, and adapted to a restaurant group's special needs. In addition, we have saved nearly \$40,000.00 a year on insurance costs since Epicurean began over-seeing our insurance program. Most importantly, Lisa and her staff have provided us with excellent service. When I have an insurance issue, I call Lisa and she handles everything from there. She continually reviews our policies, researches new options, and personally stays in touch to keep the lines of communication open.

We have been completely satisfied in our dealings with Epicurean Insurance. I highly recommend that you give them an opportunity to review your policies, get you better insurance, and save you money.

Sincerely,

A handwritten signature in blue ink, appearing to read "Greg Overbeck".

Greg Overbeck
Chapel Hill Restaurant Group

