



**\$99**

first year  
membership dues



# WORKERS' COMPENSATION PROVIDERS AS GOLDEN AS YOUR STATE

EMPLOYERS® is the workers' compensation insurance provider of choice of the California Restaurant Association (CRA), offering a 5% credit to all eligible members.

We specialize in meeting the needs of small businesses and have a strong presence in California, where restaurants (including quick service and fast-food restaurants) are our single largest customer.

## Program Benefits

- CRA members pay just \$99 for their first year of membership dues per location as long as they are insured with workers compensation coverage through EMPLOYERS\*
- CRA members receive a 5% credit in addition to already competitive rates\*
- Flexible and affordable payment plans
- Low minimum premiums

## Minimum Eligibility Requirements

- Businesses must be a new or existing member of the California Restaurant Association
- Business classifications must be within the EMPLOYERS/CRA program criteria (see Qualifying Classifications)

## Qualifying Classifications

- Restaurants including Quick Food Service (QFS)
- Hotels/Motels – all employees
- Clubs – country or golf – all employees
- Clubs – Not Otherwise Classified (NOC) – all employees social & professional
- Stores – groceries & provisions
- Bakeries
- Warehouse – general merchandising – Not Otherwise Classified (NOC)
- Please note this is not a full list of eligible classes, please contact your TM for additional eligible classes of business.

To learn about our flexible and affordable payments plans, fair and efficient claim handling and other valuable services, please visit [www.employers.com/cra/index.aspx](http://www.employers.com/cra/index.aspx).

**EMPLOYERS®**

*America's small business insurance specialist®*

For more information on the  
California Restaurant Association,  
visit their website at [www.calrest.org](http://www.calrest.org).

*If you have any questions, please contact your Territory Manager.*



\*Subject to EMPLOYERS underwriting guidelines. CRA membership does not guarantee insurance coverage. The discounted membership offer is extended to new members only. New members receive the introductory rate of \$99 (per location) for the first year and may renew their membership the second year for just \$250. Subsequent year's dues will be based on the operation's gross revenue.

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