

Restaurants *coverage guide*

General Liability

Key Coverage Features

- Up to \$2M / \$2M in General Liability limits
- Up to \$6M in gross sales
- Optional Coverages available:
 - > Employee Benefits Liability
 - Primary Non-Contributory (Scheduled or Blanket)
 - > Blanket Additional Insured
 - Waiver of Subrogation (Scheduled or Blanket)

Underwriting Guidelines

- No required number of years of management experience
- Ability to provide food delivery services
- Ability to sell non-food products
- Can be open 24 hours
- Ability to consider sports courts or fields at location
- Ability to sell alcohol off-premises



Let's Connect

833.774.2628 | support@rsgconnector.com

Property

Key Coverage Features

- Up to \$6M in total Property values
- Policy terms of 6, 9, and 12 months available
- Coverage available for Building, BPP, and BI including/excluding Extra Expense
- Available Causes of Loss options include Basic, Broad, Special including Theft, Special Excluding Theft
- Wind/Hail coverage available
- Optional Coverages available Equipment Breakdown, Ordinance or Law, Outside Signs, Spoilage, and Property Enhancement Endorsement.

Underwriting Guidelines

- Must have a fully protected cooking area
- ANSUL system must be contracted to be cleaned at least semi-annually

Restricted Exposures

- Sponsored teen or under 21 nights
- Permit patrons under the age of 21 in the bar after 10PM
- Provide pyrotechnics
- Aluminum wiring in the building
- Used as a mobile home
- Exotic dancing, adult entertainment, or charge admissions

The Connector is Ryan Services Group, LLC 's excess and surplus lines insurance portal providing agents and brokers with multi-line and multi-carrier quoting, binding, and policy issuance (in California, d/b/a RSG Marketing Insurance Services, LLC). Ryan Services Group is a Delaware limited liability company based in Illinois and does not solicit insurance from the public. R-T Specialty, LLC is an affiliate of Ryan Services Group providing placing services to affiliates (in California, d/b/a R-T Specialty Insurance Services, LLC License #: 0G97516). © 2020 Ryan Specialty Group, LLC. DD_000034F