



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

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



Let's Connect

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