

## Restaurants Coverage Guide

### General Liability

#### Key Coverage Features

- Up to \$1M / \$2M in General Liability limits
- Up to \$2M in gross sales
- Optional Coverages available:
  - » Employee Benefits Liability
  - » Primary Non-Contributory (Scheduled or Blanket)
  - » Blanket Additional Insured
  - » Waiver of Subrogation (Scheduled or Blanket)
  - » Assault & Battery

#### Underwriting Guidelines

- No required number of years of management experience
- Ability to provide food delivery services
- Ability to sell non-food products
- Ability to consider sports courts or fields at location

### Property

#### Key Coverage Features

- Up to \$2.5M in total Property values
- 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 Coverages

- 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
- Exotic dancing, adult entertainment, or charge admissions
- Open 24 hours



#### The Connector is RT Specialty's Digital Marketplace for Micro Commercial Business.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

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