

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
- Wind / Hail coverage available
- Optional Coverages available - Equipment Breakdown, 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
- Exotic dancing, adult entertainment, or charge admissions
- Open 24 hours

RT Connector is RT Specialty's Proprietary Digital Marketplace for Small 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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