



All the Restaurant Classes within the ISO Commercial Lines manual are eligible provided that no more than 50% of the risk's gross receipts are derived from the sale of alcohol. Risks generating more than 50% of their receipts from the sale of alcohol may be eligible for our Bar Product. Liquor liability may be included on most risks



### The HIT ZONE – Our highest hit ratio

**GENERAL LIABILITY** — The following applies to non admitted business only. If all the below criteria is true then apply a 10% hit zone credit

- 📍 Annual sales \$1,000,000 or less
- 📍 Closes by 12:00 midnight
- 📍 No dance floor or major entertainment
- 📍 No bouncers, security or door persons
- 📍 In business 3 or more years
- 📍 No losses in the last 3 year

**PROPERTY** — If all the below criteria is true then add the Value Plus or Value endorsement for no charge

- 📍 Total property limit of \$300,000 or less
- 📍 No building coverage
- 📍 Bar/Restaurant is the sole occupant in the building
- 📍 In business 3 or more years
- 📍 No property claims in the last 3 years

**ELIGIBLE RISKS** – Includes all of the above characteristics except where amended below

#### GENERAL LIABILITY

- ▶ No more than \$5,000,000 in annual gross receipts per location
- ▶ If building built prior to 1978, 100% of the wiring is on functioning and operational circuit breakers
- ▶ If building is built prior to 1978, no aluminum or knob-and-tube wiring on premises
- ▶ Functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ Applicant is the only occupancy in the building or all commercial cooking equipment is protected by a functioning and operational automatic extinguishing system that is National Fire Protection Association (NFPA) standard #96 compliant.
- ▶ Every floor (including basements) with public access has at least two (2) exits
- ▶ No past, pending or planned foreclosure and/or bankruptcy or judgment for unpaid taxes against, the named insured or any officer, partner, member or owner of the applicant individually within the past 5 years
- ▶ No exposure to pyrotechnic displays, moon bounces, trampolines, rock walls or swimming pools
- ▶ Any cancellation or Nonrenewal of insurance in the past 3 years is reviewed and accepted by Home Office (not applicable in MO)
- ▶ All alcohol served within the legally allowable time frames
- ▶ Not sponsoring "Teen" or "Under 21" nights
- ▶ No inhalation of oxygen gas from tanks or hookah smoking on premises
- ▶ Not situated on a vessel
- ▶ The applicant has not, is not and will not act as a franchisor (Grantor of a Franchise)
- ▶ In the past 3 years, no more than two (2) general liability losses or claims (excluding closed without payment)

# Restaurant Product

## PROPERTY

- ▶ If building built prior to 1978, 100% of the wiring is on functioning and operational circuit breakers
- ▶ If building is built prior to 1978, no aluminum or knob-and-tube wiring on premises
- ▶ Functioning and operational smoke detectors and/or heat detectors in all units and/or occupancies
- ▶ No bankruptcies, tax or credit liens against the applicant in the past 5 years
- ▶ Nightclubs with applicant having less than three (3) years nightclub management experience
- ▶ Insured property value is less than \$250,000 or all commercial cooking equipment is protected by a functioning and operational automatic extinguishing system that is National Fire Protection Association (NFPA) standard #96 compliant.
- ▶ No pyrotechnic displays
- ▶ Not situated on a vessel
- ▶ Any cancellation or Nonrenewal of insurance in the past 3 years is reviewed and accepted by Home Office (not applicable in MO)
- ▶ In the past 3 years, no more than two (2) property losses or claims (excluding closed without payment)
- ▶ If there have been 2 or more prior theft losses, decline the Property.

## PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Ability to add Liquor Liability in most states
- ▶ Ability to add Assault & Battery to most risks (except Nevada if open after 4A.M. or Texas)
- ▶ Availability of Equipment Breakdown coverage that includes \$25,000 food spoilage
- ▶ No Liability Deductible
- ▶ Inspection costs paid by the United States Liability Insurance Group

## AVAILABLE LIMITS

- ▶ Liability – up to \$1,000,000 occurrence / \$2,000,000 aggregate
- ▶ Property – up to \$3,000,000 maximum property values in Protection class 1 - 8
  - up to \$500,000 maximum property values in Protection class 9 - 10
- ▶ Coastal Zones – Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structural (i.e. business personal property and business income) is available with wind in select counties without direct coastal exposure. Wind exclusion applies on all coastal business
- ▶ \$5,000,000 additional capacity is available for excess general liability or umbrella coverage

## SUBMISSION REQUIREMENTS

Within 21 days of the inception date of coverage, this account will be subject to the following:

- ▶ Our completed & signed application that accompanies this quote; or
- ▶ Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
- ▶ Completed & signed application from another company as long as all underwriting information needed has been provided to us
- ▶ Representation of loss experience for the last 3 years as long as applicant has been in business, if less than 3 years.