

Restaurants Product

This Commercial Liability product is designed for restaurants with less than 50% of the risk's gross receipts derived from the sale of alcohol, or with less than three nights of major entertainment.

Nightclubs and adult entertainment risks are not eligible for this product, but may be eligible for our Bar and Tavern product.

PRODUCT FEATURES:

- ▶ Gross receipts do not exceed \$5,000,000
- ▶ Live entertainment, if less than three nights per week, may include dancing, DJ and bands subject to no pyrotechnic displays, moon bounces, trampolines, rock walls, swimming pools or foam machines
- ▶ New ventures
- ▶ No more than two (2) losses or claims (excluding closed without payment) incurred in the past five (5) years.
- ▶ A credit of 10% applies to risks meeting Restaurant Hit Zone eligibility
 - In business a minimum of three (3) years
 - No losses/claims incurred in the past three (3) years
 - No "Major Entertainment" (Major entertainment described on Bar and Tavern product web page)
 - Gross receipts do not exceed \$1,000,000
 - No dance floor
 - No bouncers, security or doormen
 - No alcohol served after 12:00 AM

OPTIONAL COVERAGE:

- ▶ Hired and Non-owned auto coverage
- ▶ Stop Gap Employers Liability (ND, OH, WA, WV, WY)
- ▶ Additional classifications, such as catering, premises leased to others, or other retail operations may be added
- ▶ Excess or Umbrella coverage

LIMITS AVAILABLE UP TO:

- ▶ Up to 1,000,000 occurrence / 2,000,000 aggregate
- ▶ Additional Limits up to \$5,000,000 are available with our GoldCup Umbrella or Excess General Liability Products

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Quick turnaround time on submissions
- ▶ Quick binder confirmation
- ▶ All policies issued by United States Liability Insurance Group
- ▶ All renewals solicited and quoted by United States Liability Insurance Group
- ▶ All inspections ordered and processed by United States Liability Insurance Group



Restaurants — Commercial Liability

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 & Tavern Product. Liquor Liability may be included on most risks.



The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- Ⓜ Up to \$2,000,000 in annual sales
- Ⓜ No major entertainment*
- Ⓜ No bouncers, security or doormen
- Ⓜ No alcohol served after 2:00 AM
- Ⓜ No losses or claims (excluding closed without payment) incurred in the past three years

* (Major entertainment includes: DJ, live bands, stage/floor show, outdoor concert, dancing, adult/exotic dancing)

PROPERTY

- Ⓜ No losses or claims (excluding closed without payment) incurred in the past three years

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

GENERAL LIABILITY

- ▶ All cooking areas have automatic extinguishing systems and smoke detectors
- ▶ Live entertainment to include dancing, DJ and bands subject to no pyrotechnic displays
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ All cooking areas have automatic extinguishing systems and smoke detectors
- ▶ New Ventures
- ▶ Risks up to \$600,000 in total property value per location – PC 1-8 and not in our defined coastal territory and not seasonal
- ▶ Risks up to \$500,000 in total property value per location (Florida \$250,000) – in our defined coastal territory, not seasonal (wind exclusion applies)
- ▶ Risks up to \$250,000 in total property value per location – PC 9-10
- ▶ Risks up to \$250,000 in total property value per location – if risk is seasonal
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ Ability to add Liquor Liability Coverage in most states
- ▶ Ability to add Assault and Battery to most risks (except Nevada if open after 4 AM or Texas)
- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ No liability deductible
- ▶ Availability of Equipment Breakdown Coverage with food spoilage sublimit of \$25,000
- ▶ Value plus endorsement (13 property coverage additions/extensions) at no additional charge if risk qualifies for Hit Zone
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

Restaurants — Commercial Liability

INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Risks with annual sales over \$5,000,000
- ▶ Any mechanical riding devices, moon bounces, trampolines, rock walls, pyrotechnic displays or foam machines
- ▶ Any account serving alcohol past the legally allowable time
- ▶ Buildings that lack two means of egress from any floor (including basement) having public access
- ▶ Any risks sponsoring “Teen” or “Under 21” nights, or permit patrons under the age of 21 in a bar area after 11:00pm
- ▶ If there is another occupancy in the building, risks that do not have all deep fat frying appliances protected with Automatic Extinguishing System
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks not having functioning and operational smoke and/or heat detectors in all public areas, and if applicant is building owner, in all habitational units
- ▶ Any risk located on a vessel
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years

PROPERTY

- ▶ Risks with a smoker or barbeque pit within 20 ft. of any building (self-contained units such as Southern Pride are acceptable regardless of distance from building) or if located within the building
- ▶ Any cooking equipment lacking an in-force cleaning contract
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ Risks in protection class 9-10:
- ▶ Having annual sales <\$150,000
- ▶ In business less than 4 years at the insured location
- ▶ Having a change in ownership in the past 3 years
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Plumbing not completely PVC or copper
- ▶ Operations involving hazardous / pollution exposure
- ▶ Planned renovation/construction during our policy term
- ▶ Any prior felony conviction for arson.
- ▶ Risks having existing tax liens
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks located in Alaska, Hawaii or Louisiana

AVAILABLE LIMITS

- ▶ Maximum property value of \$600,000 in protection class 1-8
- ▶ Maximum property value of \$250,000 in protection class 9-10
- ▶ Coastal Zones up to \$500,000 per location except Florida which is \$250,000 (wind exclusion applies)
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage
- ▶ Liquor Liability Limits available up to \$1,000,000 Occurrence / \$2,000,000 Aggregate

SUBMISSION REQUIREMENTS

- ▶ Completed Acord application or our Bar/Tavern/Restaurant/Nightclub Application signed by the insured within 21 days of inception or
- ▶ Completed system produced application signed by insured within 21 days of inception or
- ▶ Completed application from another company as long as all underwriting information requested has been obtained. Application must be signed within 21 days of binding
- ▶ Representation of incurred loss history for the past three (3) years

Restaurant

WHY DO YOU NEED TO PURCHASE A RESTAURANT PRODUCT?

- ▶ A patron slips and falls on ice in the parking lot
- ▶ A child suffers food poisoning after eating improperly cooked meal
- ▶ The sidewalk surrounding your property cracks and a passerby stumbles on the crack injuring herself

Why should you choose the Restaurant Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
Multi-floored establishments welcome	✓	?
Dance floor and/or light entertainment acceptable	✓	?