

# Restaurant INSURANCE

## A program specifically tailored for:

- Fine dining/supper clubs;
- Family-oriented restaurants;
- Cafés;
- Delicatessens or sub shops; and
- Pizza restaurants.

## Characteristics of preferred risks:

- Three or more years of successful operation of the business at its current location;
- Liquor sales are 30% or less of total annual sales (up to 40% for fine dining establishments);
- Property must be located in Public Protection Classes 1 - 8;
- Maximum total property limit per location is \$1,500,000 (frame construction);
- Maximum total property limit per location is \$2,500,000 (other than frame construction);
- Risk must be in full compliance with NFPA Standard #96 for cooking equipment protection and with NFPA life safety code; and
- Delivery must be without time constraints to offer Auto, WC and Umbrella. Non-Owned Auto coverage is not available.



## Classes of ineligible business:

- Fast food franchises other than delicatessens or sub shops;
- Risks that offer daily buffet;
- Risks that are open 24 hours;
- Risks with live entertainment, such as bands, DJs, karaoke, or dancing for a purpose other than private parties (open to the public); and
- Risks that are primarily bars/taverns.

The Restaurant Program Policy can be written as SMARTbusiness™ or as a Commercial Package Policy. These risk characteristics identify the type of policy that would be written:

Risk Characteristic	SMARTbusiness™	Commercial Package
Banquet facilities, no entertainment	X	
Banquet facilities with entertainment for private parties only - not open to the general public		X
Catering with no off-premises food services	X	
Catering with off-premises food services including food preparation, set-up or servers		X
Habitational exposure	X (if owner or manager occupy)	X (all other)
Table-side cooking		X
Dinner Theaters		X
Risks with a water, dock, or pier exposure		X

## Essential Coverages

The coverage offerings within the Restaurant Program differ depending on the product for which it qualifies. While the SMARTbusiness policy automatically includes many coverages and offers a wide variety of coverages needed by most small businesses, the Commercial Package policy also includes the key coverages and options of the Restaurant Program and provides you with the ability to further tailor coverage to meet the needs of each individual customer.

## PROPERTY

Coverage	SMARTbusiness	CPP
Actual Loss Sustained Business Income for up to 12 months	Included	Optional
Equipment Breakdown including breakdown of computer equipment	Optional	Optional
Food Contamination - \$10,000 Limit - Advertising Expense Limit of \$3,000 (higher limits available)	Included	Included
Guaranteed Replacement Cost (available only on program business)	Optional	Optional
Extended Replacement Cost	Optional	Optional
Plus Pak <sup>1</sup>	Optional	Optional

## GENERAL LIABILITY

Coverage	SMARTbusiness	CPP
Liquor Liability	Optional	Optional
Plus Pak <sup>1</sup>	Optional	Optional
Employment Related Practices Liability	Optional	Optional
Employee Benefits Liability	Optional	Optional

## CRIME

Coverage	SMARTbusiness	CPP
Money & Securities	Optional	Optional
Employee Theft/Dishonesty	\$5,000 included (higher limits available)	Optional
Forgery or Alteration	\$5,000 included (higher limits available)	Optional

## INLAND MARINE

Coverage	SMARTbusiness	CPP
Accounts Receivable	\$25,000 included (higher limits available)	Optional
Valuable Papers & Records	\$25,000 included (higher limits available)	Optional
Electronic Data Processing	\$10,000 included (higher limits available)	Optional
Fine Arts	Optional	Optional

<sup>1</sup> Please refer to the Plus Pak brochures that highlight the coverages provided.

## Liquor Liability guidelines for the Restaurant Program

To qualify for a Liquor Liability policy, the insured must have:

- A valid liquor license;
- No previous license violations;
- No prior liquor losses;
- A servers' training program in place; and
- An ID checking procedure with posted age limits.

This flyer is intended to highlight the features of this policy. Please refer to policy for details descriptions of coverages, limitations, and exclusions.

This insurance is underwritten by West Bend Mutual Insurance Company. Since 1971, the company has been rated A (Excellent) or better by A.M. Best, independent analysts of the insurance industry.