

STATEWIDE PREFERRED RESTAURANT PROGRAM

This program is designed for restaurants. It uses simplified ISO property and liability forms and rates, as well as special rates and endorsements. The restaurant must meet the eligibility requirements to qualify for the program. Coverage is written on a package basis, which requires both property and liability coverages. Premiums are eligible for modification on experience rating plans (except liquor liability).

ELIGIBILITY REQUIREMENTS

- Minimum receipts must be \$50,000 to qualify for the program.
- Minimum two years experience at the primary location.
- Maximum age of building is 30 years. If over 30, must have roof, heating, electricity and plumbing update within the last 15 years.
- A fire suppression system must cover all cooking surfaces and be serviced semi-annually by a licensed contractor.
- Hoods and ducts must cover all cooking surfaces and be serviced semi-annually by a licensed contractor.
- Appropriate fire extinguishers must be present and charged annually.

SUBMIT

- Risks with overall receipts in excess of \$2 million.
- Any risk having two or more losses in the past three year, paid or reserved at or above \$3,000.
- Catering Operations
- Special Events
- Distributors that Sponsor Special Events
- Complimentary Drinks
- Establishments that are open past 2:00 a.m.
- Money and Securities

PROHIBITED

- Risks with alcohol receipts which exceed 50% of total annual receipts including food and alcohol.
- Live entertainment using groups with more than two people.
- Sponsoring of beer gardens.
- On site recreational facilities, such as volleyball courts, etc.
- Mechanical amusement devices.

PROPERTY EXTENSION
Available Only if Risk Has Minimum \$100,000 Annual Receipts
(\$150 additional premium will apply)

Coverage	Limit
Glass - \$250 Per Plate - \$2500 Per Occurrence	Incl.
Auto Cooking Equipment – Leaking/Discharge	\$1,000
Credit Card Invoice	\$1,000
Arson Reward – Per Person	\$2,500
Outbuildings – Including BPP	(Optional) \$2,500
Computer Media	\$5,000
Employee Dishonesty	\$5,000
Fine Arts	\$5,000
Property in Transit	\$5,000
Valuable Papers and Records	\$5,000
Money and Securities	\$5,000
Accounts Receivable	\$10,000
Outdoor Property – Including Signs	\$10,000
Personal Effects and Property of Others	\$10,000
Spoilage Coverage	\$10,000
Water Damage – Sewer or Drain Back-up	\$10,000

GENERAL LIABILITY

- Premises/Operations and Products Liability
- Personal and Advertising Injury
- Fire Damage Legal Liability - \$100,000
- Premises Medical Payments - \$5,000
- Liquor Liability

Allow 10% credit for approved Server Training Course (requires a list of employees and a copy of TIPS certificate for each employee).

Additional Insureds: Landlords Included
 All Others Charge \$25.00 Each

MISCELLANEOUS

- Crime
- Inland Marine

HIRED AND NON-OWNED AUTO

Prohibited if insured has an auto policy or does any delivery.