

## Restaurants — Package

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*

- 🚫 Gross Receipts do not exceed \$1,000,000
- 🚫 No dance floor
- 🚫 No bouncers, security or doormen
- 🚫 No major entertainment
- 🚫 No alcohol served after 12:00 AM
- 🚫 In business a minimum of three years
- 🚫 No losses/claims incurred in the past five years (Liability), three years (Property)
- 🚫 No building coverage
- 🚫 No apartments
- 🚫 If building owner, no other operations in the building
- 🚫 Property limits of \$300,000 or less

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

- ▶ Gross Receipts do not exceed \$5,000,000
- ▶ 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 five years, (liability) three years (property)
- ▶ New ventures
- ▶ Total insured values are under \$600,000 – PC 1-8 and not in our defined coastal territory and not seasonal
- ▶ Total Insured values are under \$250,000 – PC 1-8 and in our defined coastal territory (wind exclusion will apply), not seasonal
- ▶ Total insured values are under \$250,000 – PC 9-10
- ▶ Total insured values are under \$200,000 if risk is seasonal
- ▶ All cooking areas have approved automatic extinguishing systems and smoke detectors when there are other occupancies in the owned building

#### INELIGIBLE RISKS

- ▶ Risks with off-duty police officers, armed security guards or firearms on premise
- ▶ 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
- ▶ Bankruptcy by the applicant within the past five years
- ▶ Any electrical system with aluminum wiring or knob and tube wiring and/or not connected to circuit breakers
- ▶ Any risk without smoke or heat detectors in all public areas, and if applicant is building owner, in all habitational units
- ▶ Any risks sponsoring “Teen” or “Under 21” nights, or permit patrons under age 21 in a bar area after 10:00 PM
- ▶ Plumbing not completely PVC or copper
- ▶ Any prior felony conviction for arson
- ▶ If there is another occupancy in building, risks that do not have all deep fat frying appliances protected per NFPA 96 (Automatic Extinguishing System)
- ▶ Protection class 9-10 risks:
  - Having annual sales <\$150,000
  - In business less than 4 years at insured location
  - Having a change in ownership in the past 3 years
- ▶ 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

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## 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 4am or Texas)
- ▶ Availability of Equipment Breakdown coverage that includes \$25,000 food spoilage
- ▶ No Liability Deductible
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group

## REQUIRED APPLICATION

- ▶ Our current Bar/Tavern/Restaurant/Nightclub Application
- ▶ Representation of incurred loss history for the past three years

THE FOLLOWING COVERAGES ARE FREE FOR BARS/TAVERNS THAT MEET OUR HIT ZONE CRITERIA & ELIGIBLE FOR SPECIAL FORM. THE FOLLOWING COVERAGES ARE AVAILABLE FOR A PREMIUM CHARGE OF \$250 FOR RISKS THAT DO NOT MEET OUR HIT ZONE, BUT ARE ELIGIBLE FOR SPECIAL FORM

Fire Department Service Charge	\$2,500
Electronic Data	\$25,000
Personal Effects and Property of Others	Up to Your Business Personal Property limit
Valuable Papers and Records-Cost of Research	\$25,000
Property Off-Premise	\$15,000
Outdoor Property	\$10,000
Fire Extinguishing Equipment Recharge	\$5,000
Arson Reward	\$5,000
Accounts Receivable	\$25,000
Fine Arts	\$25,000
Employee Dishonesty	\$5,000
Money and Securities	\$5,000
Water Back Up at Sewer, Drain or Sump	\$5,000
Signs	\$10,000
Property In Transit	\$10,000



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## Bar/Tavern & Restaurant Product

AS A BAR/TAVERN/RESTAURANT OWNER YOU FACE THE FOLLOWING POTENTIAL LOSS SCENARIOS:

- ▶ Loss due to riot or civil commotion
- ▶ Loss due to food spoilage
- ▶ Damage caused by fire or water

Why you should place coverage with our Bar/Tavern/Restaurant Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Improvements and Betterments coverage available	✓	?
Sprinkler leakage coverage available	✓	?
Replacements cost coverage available	✓	?
Loss of Income coverage including Loss of Rents	✓	?
Equipment Breakdown Coverage including food spoilage	✓	?
Value Plus Endorsement - 15 valuable coverage enhancements including; Water Back-up, Money & Securities, Employee Dishonesty, Signs, EDP, Transit and more	✓	?
Theft coverage available	✓	?