

Family Restaurants

Restaurants

Comprehensive property and liability coverage for a broad scope of restaurant risks. Our industry leading business owners' policies (BOP) offer numerous pre-packaged endorsements and add-on coverages.

Product Features

Our carriers offer enhanced endorsements created specifically for restaurants. They offer complete coverage at a lower cost than buying them individually. The following is a selection of the major coverages included by our carriers that may be important to restaurant operators (coverages and limits vary by carrier).

Base Coverages

- Accounts Receivable
- Business Income from dependent properties
- Business Liability
- Equipment Breakdown
- Identity Recovery
- Leasehold Improvements
- Tenant Glass
- Valuable Papers and Records

Restaurant Enhancements

- Accounts Receivable
- Computers and Media
- Debris Removal
- Property of Others
- Backup of Sewers and Drains
- Business Income from Off-Premises Svcs
- Business Income at Newly Acquired Premises
- Employee Dishonesty/ERISA
- Food Contamination
- Forgery
- Liquor Liability
- Outdoor Property
- Outdoor Signs
- Umbrella
- Valet Parking



Ideal Restaurant Risks

- Family Restaurants, Fast Food, Franchises, Pizza Parlors, and more
- Property values up to \$10 million per location, \$20 million per account
- Sales up to \$10 million per location, \$15 million per account
- Operation for a minimum of 3 years unless part of a franchise
- Risks with sales of liquor, beer or wine are eligible subject to the following o Fast Food risks: up to 10% of sales
- Full Service Restaurants: up to 25% of sales
- (Liquor liability available depending on risk and state)
- Restaurant should close by midnight