

# RESTAURANT PRODUCT



© Eligible classes include, but are not limited to:

Restaurants	Diners
Fine dining restaurants	Restaurants within food courts
Fast food restaurants	Country clubs (liquor liability)
Bring your own bottle (BYOB) restaurants	

## PRODUCT ADVANTAGES

- ▶ Defense costs outside policy limits
- ▶ Admitted monoline or package options available in most states
- ▶ Assault or battery coverage included on most risks for general liability coverage
- ▶ Equipment breakdown coverage automatically included with \$250,000 spoilage sublimit
- ▶ New ventures eligible
- ▶ 24-hour operations eligible
- ▶ Mixed occupancies eligible
- ▶ Property capacity up to \$3 million per location
- ▶ Annual receipts up to \$5 million per location for general liability
- ▶ No cap on annual liquor liability receipts

## HIT ZONE QUALIFICATIONS/ELIGIBILITY

### General Qualifying Risk Characteristics for Preferred Pricing and Coverage

- ▶ At least \$250,000 in annual receipts
- ▶ Alcohol receipts 50% or less of total receipts
- ▶ In business at least two years
- ▶ No major entertainment

### Liquor Liability Coverage Risk Characteristics for Preferred Pricing and Coverage

- ▶ No liquor violations in last five years
- ▶ No claims during the past two years
- ▶ No drink specials past 9 p.m.
- ▶ No bouncers, security or door persons

### General Liability Coverage Risk Characteristics for Preferred Pricing and Coverage

- ▶ No multiple levels within establishment
- ▶ No habitational exposure
- ▶ No claims during the past two years
- ▶ No bouncers, security or door persons

## Property Coverage Risk Characteristics for Preferred Pricing and Coverage

- ▶ Favorable crime score
- ▶ No habitational exposure
- ▶ No claims during the past two years
- ▶ Joisted masonry or better construction and fire suppression system over cooking, updated roof/plumbing
- ▶ Sole occupant of building
- ▶ Central station burglar alarm

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Alcohol serving training
- ▶ Human resources services
- ▶ Pre-employment screenings (background checks)
- ▶ Safe food service training/certifications
- ▶ Sample incident reporting form
- ▶ Sample alcohol server pledge
- ▶ Safety checklist

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT [APOGEEINSGROUP.COM](http://APOGEEINSGROUP.COM).**

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