

Named Insured \_\_\_\_\_

Website: \_\_\_\_\_

**Small Business Eligibility Guidelines**

Maximum Exposure	Required Property Maintenance	Ineligible Characteristics
<ul style="list-style-type: none"> <li>▪ \$5 Million total property (TIV) per location</li> <li>▪ \$25 Million TIV per account</li> </ul>	<ul style="list-style-type: none"> <li>▪ Automatic extinguishing system serviced at least every six months by an independent contractor</li> </ul>	<ul style="list-style-type: none"> <li>▪ Fast food operations</li> <li>▪ Pizza with delivery</li> <li>▪ Residential delivery by employees</li> <li>▪ Bars, taverns, night clubs, lounges</li> <li>▪ Entertainment is primary attraction</li> </ul>
<ul style="list-style-type: none"> <li>▪ \$5 Million in sales per location and</li> <li>▪ Maximum 5 locations</li> </ul>	<ul style="list-style-type: none"> <li>▪ Hood, duct and flue cleaned at least every six months by an independent contractor</li> </ul>	<ul style="list-style-type: none"> <li>▪ Three or fewer years experience as a restaurant owner or manager</li> </ul>
<ul style="list-style-type: none"> <li>▪ Liquor receipts 40% or less of combined food and liquor sales</li> </ul>	<ul style="list-style-type: none"> <li>▪ For buildings between 21 and 45 years old, major building systems (electrical, roof, HVAC, plumbing) physically updated within the last 20 years</li> </ul>	<ul style="list-style-type: none"> <li>▪ Protection class 8, 9, 10</li> <li>▪ Buildings 45 years old or older unless "adequate" per Fireman's Fund loss control inspection prior to binding</li> </ul>

**A separate questionnaire must be completed for EACH location.**

Type:

- Upscale
- Casual Dining
- Themed
- Pizza
- Ice Cream / Beverage Shop
- Cafeteria / Buffet
- Institutional Food Service
- Catering
- Quick Service (no table service)
- Other \_\_\_\_\_

Location # \_\_\_\_ of \_\_\_\_  
Address: \_\_\_\_\_

Total food receipts at this location: \$ \_\_\_\_\_  
 Total liquor receipts at this location: \$ \_\_\_\_\_  
 Hours of operation – restaurant: \_\_\_\_ am/pm to \_\_\_\_ am/pm  
 Hours of operation – bar/lounge: \_\_\_\_ am/pm to \_\_\_\_ am/pm  N/A  
 Years management experience of owner/general manager: \_\_\_\_\_  
 Number of employees: \_\_\_\_\_  
 Number of bartenders: \_\_\_\_\_  
 Number of servers: \_\_\_\_\_

**General Operations**

Yes No

- Are deliveries made?  Residential  Business to business

If yes: Yes No

- Delivery associated with catering operations only?
- Delivery by employees?  owned vehicles  non owned vehicles
- Delivery by third-party vendor(s)?

Do all contracts include hold harmless wording in the applicant's favor and are certificates of insurance received?  Yes  No

Total receipts from off-site catering \$ \_\_\_\_\_ or  N/A

- In-home catering? Total receipts \$ \_\_\_\_\_

If yes: Yes No

- Are the applicant and all employees bonded for theft?
- Are criminal background checks performed on all employees performing in-home catering?

- Do any employees use their own vehicles on company business on average one or more times a week?

If yes, explain \_\_\_\_\_

- Is valet parking service provided? If yes, by whom?  Applicant  Third party

- Are hold harmless agreements in applicant's favor and certificates of insurance naming applicant as additional insured obtained for all independent contractors or vendors? If no, explain \_\_\_\_\_

**Kitchen Facilities:**

Yes No

- Does an outside firm clean hoods and ducts?  
If yes, frequency of service:  Quarterly  Semiannually  Annually
- Does a UL 300-approved automatic extinguishing system cover all cooking surfaces?  
If no, explain exceptions \_\_\_\_\_
- Is the automatic extinguishing system under a service maintenance contract by an outside firm?  
If yes, frequency of service:  Quarterly  Semiannually  Annually

How often are hood filters cleaned?  Daily  Weekly  As needed, more frequently than weekly  Less frequently than weekly**Liquor Liability (if applicable)  N/A**

Yes No

- Is a food menu available during all hours of liquor service?
- Has applicant had any reported liquor liability claims or notification of potential liquor liability claims in the last five years? If yes, explain \_\_\_\_\_
- Has applicant's liquor liability coverage ever been cancelled or nonrenewed?  
If yes, explain \_\_\_\_\_
- Has the applicant had any fines, citations, or license suspensions or revocations for violations of liquor sales laws or ordinances? If yes, explain \_\_\_\_\_
- Are all servers certified in a formal alcohol training course (e.g., TIPS, TAM, RAMP, ServSafe, etc.)?
- In addition to use of a certified alcohol training course, does applicant have a written policy for serving alcohol?
- Does management review this written policy with servers on a regular basis?
- Is there a stand-alone bar/cocktail lounge unconnected to a restaurant?  
If yes, explain \_\_\_\_\_
- Does applicant have any alcohol consumption promotions/happy hours? If yes, describe the promotions and how consumption quantities are controlled \_\_\_\_\_
- Does applicant provide entertainment, dancing, live bands, a DJ, or amusement devices?  
If yes, describe \_\_\_\_\_
- Does applicant use any on-site security or bouncers?  
If yes, explain \_\_\_\_\_

**Money and Securities** (Complete only for money and securities coverage)

Yes No

- Does the insured maintain a cash register and records of daily receipts?
- Are deposit records kept on premises?
- Are daily bank deposits made?  
If no, how often are bank deposits made? \_\_\_\_\_
- Is money stored in a class B safe or better while on premises?