

# Restaurants

AmTrust offers robust coverage for restaurants, and our businessowners policy was designed to address the unique hazards facing the industry. Our customized BOP can meet the needs of many different types of restaurants, from fine dining establishments to coffee shops.



## 10% Premium Discount

when you bundle BOP and Workers' Compensation



## Leading Writer

of Workers' Compensation insurance in the U.S.



## 3-5 Minutes

to quote most ezBOP accounts

## Preferred Restaurants Operations

- Bagel, Coffee, Cookie, Deli, Donut, Ice Cream, Yogurt, Pretzel, Pizza, Smoothie/Health Drink shops and more
- Fast Casual
- Fast Food
- Family Sit-Down
- Diners
- Bistros
- Cafes
- Fine-Dining
- Juice
- Salad/Health Food
- Most national and regional franchises and non-franchised restaurants

## Preferred Property Risk Characteristics

- BOP eligible up to \$5,000,000 except frame up to \$3,000,000, > than \$1,000,000 must be sprinklered
- Newer building age or updates within 25 years
- Less than 7500 square feet per building

## Preferred General Liability Risk Characteristics

- Established business with written procedures
- Premises are well-maintained on a regular basis
- Well-lit, secure exterior premises
- Written contracts with all vendors and services

## Ineligible Exposures

- 24-hour operations or extended hours with a bar exposure
- Seasonal operations
- Taverns, bars and sports bars
- Buffet and hibachi style

## General Liability Coverage

- Liquor Liability in most states
- Hired & non-owned auto for business errands, no delivery
- Blanket additional insured for owners, contractors and lessors of equipment
- Broadened care, custody and control coverage
- Product recall expense – \$50,000 BOP
- Fire damage for specified perils – \$300,000
- Newly formed/acquired organizations – notice extended to 180 days

## Commercial Property Coverage

- Fine Wine, including Breakage and Spoilage – \$500 per bottle up to \$25,000 per occurrence (package)
- Flexible and broad coverage and limit options for Building, Business
- Personal Property and Business Income

- Equipment Breakdown included
- Optional coverage is available up to \$5,000,000 for low hazard Flood and/or Earthquake (package)

## Enhancement Coverage Endorsements

Choose one of our enhancements for the coverage and limits needed. Some sample coverage and limits include:

- Brands and Labels – \$50,000
- Business Personal Property, Peak Season – 25%
- Contract Penalties – \$50,000 (Package only)
- Crime Coverage
  - Employee Theft – \$25,000
  - Forgery or Alteration – \$25,000
  - Money and Securities – \$15,000
- Extended Business Income – 180 days
- Fine Arts – \$25,000
- Outdoor Property (includes Trees, Shrubs or Plants) – \$25,000
- Outdoor Signs – \$25,000
- Ordinance or Law Coverages B and C
- Personal Effects and Property of Others – \$25,000
- Sewer, Drain or Sump Discharge – \$25,000
- Spoilage – \$50,000
- Transit – \$50,000
- Utility Services Direct Damage – \$50,000
- Utility Services Time Element – \$25,000

## Extensive Loss Control Services

We specialize in occupancy-specific risk management solutions.

A dedicated team of Loss Control representatives delivers our solutions, committed to protecting your assets and keeping your properties in operation. Whether you require loss prevention support or risk management assistance, our experienced team offers the individualized attention your business needs.

## Workers' Compensation Advantages

- Nation's largest small business workers' compensation provider
- Instant quote, bind and issuance
- Fast and efficient workers' compensation claims handling by an expert team
- Risk management videos available to all clients
- Additional classes available for monoline consideration