Restaurants and Food Service

Target businesses include quick service, fast casual, family style, fine dining restaurants and other food service establishments.

Maximum account size

Total Insured Values (Per Account/Per Building):

- Restaurants – $25M/$10M
- Retail Food Services – $50M/$5M

Sales: $10M annually (Restaurants), $15M annually (Retail Food Services)

 # Vehicles: 25 Power Units

Risk characteristics

- Three years in business under same ownership.
- No prior cancellations.
- Open 8+ months of the year (non-seasonal).
- Operating hours until no later than midnight preferred.
- Formal documented cleaning program of kitchen.
- All cooking equipment must be protected by UL-listed automatic fire extinguishing system and inspected every six months.
- If liquor sold, servers trained in intervention programs (e.g., TIPS).

A few reminders

- Liquor Liability coverage not available if liquor sales > 35% of revenue or if business has had prior liquor losses/citations.
- Hired and Non-owned Auto not available when delivery provided.
- Not eligible: home-based operations; bars (liquor sales > 50% of revenue); dance floors; marijuana, hemp or cannabidiol (CBD) processing, handling, sales or distribution (including edible forms).

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Spoilage – $5K limit automatically included with ***Master Pac*** for Restaurants; higher limits available.

Employee Dishonesty – $25K automatically included with ***Master Pac*** (higher limits available); coverage can be extended to theft of client's property for those who work at client sites.

CyberFirst Essentials® for Small Businesses. Helps businesses respond to and recover from a data breach.

General Liability – $2M/$4M (Occurrence/Aggregate) limits available for most businesses.

Restaurant and Perishable Goods Premier – Best-in-class coverage enhancement designed specifically for restaurants and retailers/manufacturers/wholesalers that have a perishable goods exposure; 40+ expanded coverage features.

Liquor Legal Liability – Optionally available and covers bodily injury and property damages from the selling, serving or furnishing of alcoholic beverages.

XTEND Endorsement® for Small Businesses. Provides a package of general liability coverage enhancements, including an extension of coverage to unnamed subsidiaries (other than partnerships and joint ventures) and a blanket waiver of subrogation that protects your trusted partners from our recovery of damages paid.

Money and Securities – Automatically included with ***Master Pac***.

Restaurants and Food Service

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O	NOTES ▲ Northfield E&S offers property and general liability coverage for this class of business.
Bagel Shops (Retail) If grills or fryers are present, see Delis and Delicatessens classification.	●	●	●	●		Monoline GL coverage available via Travelers***Express***®.
Banquet and Reception Facilities For off-premises catering, see Caterers and Catering Services classification.	●	●	●	●		No civic/social clubs, VFW, bingo halls or dinner clubs.▲
Bars, Pubs and Nightclubs	●	●	●	●		Available through Northfield E&S.▲
Buffets	●	●	●	●		Available through Northfield E&S.▲
Cafeterias	●	●	●	●		
Caterers and Catering Services	●	●	●	●		Airline caterers, meal delivery services or institutional/school caterers are not eligible.▲
Coffee Shops and Supplies (Retail) Includes sales and consumption of beverages and food on premises. If grills or fryers are present, see Delis and Delicatessens classification.	●	●	●	●		Monoline GL coverage available via Travelers***Express***.
Delis and Delicatessens Includes businesses that sell sliced meats, made-to-order sandwiches and salads. If table service is provided, see Family Style classification.	●	●	●	●		Monoline GL coverage available via Travelers***Express***.
Dinner Theaters	●	●	●	●		Available through Northfield E&S.▲
Donut Shops If grills or fryers are present, see Delis and Delicatessens classification.	●	●	●	●		Monoline GL coverage available via Travelers***Express***.
Drive-In Includes quick service or take-out, with service in car.	●	●	●	●		
Family Style Includes casual dining establishments with table-side service.	●	●	●	●		

● JUST RIGHT ● DEFINITELY MAYBE ● IT'S NOT YOU; IT'S US

✓ E&O AVAILABLE WITH ***MASTER PAC***

\+ STAND-ALONE E&O AVAILABLE THROUGH BOND & SPECIALTY INSURANCE

Restaurants and Food Service (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O	NOTES▲ ▲Northfield E&S offers property and general liability coverage for this class of business.
Fast Food Includes quick service, take-out, ethnic or specialty eateries without table-side service.	▶	⏸	▶	▶		
Fine Dining Includes upscale dining establishments with table-side service.	▶	▶	▶	▶		
Ice Cream and Frozen Yogurt Shops (Retail) If grills or fryers are present, see Delis and Delicatessens classification.	▶	▶	▶	▶		Monoline GL coverage available via Travelers***Express***.
Juice Bars – Juices and Smoothies (Retail)	▶	▶	▶	▶		Monoline GL coverage available via Travelers***Express***.
Mobile Food Service Trucks and Vendors	■	■	■	■		Available through Northfield E&S.▲

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