

# Restaurant Coverage

AmTrust North America provides coverage tailored to a variety of establishments that meets the commercial package and workers' comp needs of restaurateurs. The AmTrust Restaurant Program exceeds standard coverage levels and is available to both single and chain restaurants.



## Products

Restaurants can be written as both a Package or BOP policy. Your underwriter will select the appropriate option for your risk characteristics. We also offer:

- Workers' Compensation
- Automobile
- EPLI
- Umbrella
- Equipment breakdown

## Preferred Exposures

The AmTrust Restaurant Program is applicable to both single and chain restaurants.

Eligibility includes:

### Family Style and Fine Dining

- \$15 average entrees
- Total annual revenue up to \$7 million
- 25-45% liquor sales, primarily wine and liquor, with beer sales limited to 15% of total sales in eligible states
- Small bar area (less than 15-person capacity)
- Risks in same location for 5 years, but 3 years are acceptable
- Buildings less than 15 years old

- Risks that are tenants in strip centers
- Building and Personal Property up to \$7 million in value

### Fast Food

- Deli
- Café
- Pizza, no hired non-owned auto

### Mobile Gourmet Food Vendors

- Mobile food vending truck, van or step-van under 30,000 GVW
- Vehicles must be inspected by the local department of health
- In business for at least 1 year or have at least 3 years industry experience

### Ineligible Exposures

- Deep fat frying without UL300 Wet Chemical Extinguishing system and Class K extinguisher
- Frame buildings without sprinkler system
- Buildings not renovated in past 20 years (roof, plumbing, electrical and HVAC)
- Fast food restaurants with deep frying
- Restaurants with dance floors or security

- Hibachi-style tableside cooking
- Restaurants open less than 3 years
- 24 hour operations
- Buffet restaurants
- Bars, taverns, night clubs and banquet halls
- Bar hours that extend more than 75 minutes beyond kitchen hours
- Bring-your-own-bottle establishments
- Liquor Liability coverage is not available in or within 10 miles of: AL, CT, IA, MN, PA, UT, VT and WV



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