

AmTrust ONE

AmTrustONE is the fastest quoting experience in the industry for small restaurants.



AmTrust has a broad appetite for a wide range of restaurants.



Below are just some examples of types of restaurants in appetite for AmTrust!
 Not all restaurants have the same exposures or coverage needs – contact your underwriter to learn more about unique exposures and eligibility guidelines for each type or risk!

Preferred		Eligible
Coffee Shops	Dessert Cafes & Cookie Shops	Franchised Fast Food/ Quick Service
Deli & Sandwich Shops	Fast & Contemporary Casual	Franchised and non-franchised family sit down
Pizzerias	Salad & Health Foods	Cafés & Bistros
Yogurt/Ice Cream	Bakeries	Fine Dining
Health Drinks/Smoothies	Take & Bake	Casual Dining
Vegetarian/Vegan	Pretzel & Snack Shops	Steakhouse, Seafood & Ethnic Cuisine

And More!

Desirable Characteristics	Ineligible
Newer Construction	24-Hour (or extended hours)
Better than frame and joisted masonry construction	Buffets and Overnight Cooking
Sprinklered building	Hibachi/Tablesides Cooking
Tenant occupied	Bars/Taverns/Sports bars
No loss frequency	Seasonal
Delivery via 3rd party only (GrubHub/Door Dash)	Hired/Non-owned Delivery (3rd party delivery is eligible)
Tenured Ownership	Dancing & Interactive Entertainment

*Total insured value limits, alcohol sales, and other eligibility criteria apply