

FAST FOOD RESTAURANT PRODUCT



© Eligible classes include, but are not limited to:

Drive-thru only restaurants

Fast food restaurants

Food court restaurants

Franchise operations (if independently run, eligible for property and general liability only)

PRODUCT ADVANTAGES

- ▶ Written on our business owners preferred package policy
- ▶ Business income included at no charge up to 35 percent of the total insured value
- ▶ Defense outside the limit
- ▶ Fifteen percent liquor liability credit available for establishments with a formal third-party server awareness-training program
- ▶ Fifteen percent liquor liability credit available for establishments that close by midnight
- ▶ Five percent liquor liability credit available for establishments that utilize an electronic ID scanner
- ▶ Ability to consider risks with:
 - One prior claim in the past three years for property or general liability
 - One prior claim in the past five years for liquor liability in many states
 - Prior liquor violations
 - Bouncers, security or doorpersons
- ▶ Ability to consider assault or battery coverage
- ▶ Ability to consider new ventures
- ▶ Excess general liability or umbrella up to \$5,000,000
- ▶ Hired and non-owned auto liability up to \$1,000,000 (equal to the general liability occurrence limit; not available in AZ, GA, IL, MS, VT or WI)
- ▶ Alcohol receipts up to 30 percent
- ▶ Equipment breakdown coverage: automatically includes a \$250,000 food spoilage sublimit
- ▶ Crime coverage is available

PROPERTY

- ▶ Property values up to \$1,500,000 in protection classes 1-8
- ▶ \$250,000 in protection classes 9-10
- ▶ \$500,000 in coastal zones (excluding wind and hail coverage)
- ▶ Property deductible starts at \$1,000

GENERAL LIABILITY

- ▶ General liability available up to \$1,000,000/\$2,000,000
- ▶ Restaurant risks with revenues up to \$5,000,000
- ▶ Hired and non-owned auto up to \$1,000,000
- ▶ Excess general liability up to \$5,000,000
- ▶ General liability deductible is \$0



LIQUOR LIABILITY

- ▶ Liquor liability available up to \$1,000,000/\$2,000,000
- ▶ No cap on annual sales
- ▶ Liquor liability deductible is \$0

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Alcohol serving training
- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Property: This product is available in all states except AK, HI, LA and WV
- ▶ General liability: This product is available in all states except AK, LA and WV
- ▶ Liquor: This product is available in all states except AL, AK, IL, LA, MS, MN, OR, RI and WV
- ▶ Risks with more than one claim per coverage part (we can potentially still write the account; however, we would decline the coverage part with multiple claims)
- ▶ Risks with dedicated table service or alcohol sales over 30 percent will be considered under our Restaurant product
- ▶ Alcohol served outside of our allowable time frame

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

