

# Restaurant BOP Application

## Agent Information

<b>Agency Name</b>	<b>Agency Contact Name</b>
<b>Agency Contact Email</b>	<b>Agency Address</b>

## Basic Information

<b>Applicant Business Name</b>	<b>Doing Business As (Optional)</b>

<b>Requested Effective Date:</b>	
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## Contact and Business Information

<b>Applicant Contact Name</b>	<b>Applicant Email</b>
<b>Applicant Phone Number</b>	<b>Business Address</b>
<b>Business Ownership Structure</b>	<b>Mailing Address (if different than business)</b>

# Underwriting Information

<b>Full-time Employees</b>	<b>Part-time Employees</b>
<b>Year Business Started</b>	<b>Average hours open daily</b>
<b>Maximum Occupancy</b>	

<b>Classification Description (Select One)</b>	
Fast Food Restaurants (Commercial Cooking, No Table Service)	
Casual Dining (Commercial Cooking, Table Service)	
Fine Dining Restaurant (Commercial Cooking, Table Service)	
Limited Cooking Restaurants (No Commercial Cooking, No Table Service)	
Wine Bars (No Commercial Cooking)	

<b>Does the establishment offer any of the following? (Select all that apply)</b>	
Happy hour between 8pm-close	
Operate between the hours of midnight and 5am	
Alcohol service over two hours after food service ends	
Alcoholic drink specials under \$4, buy-one-get-one offers, complimentary drinks, or all-you-can-drink specials	
Amusement devices or activities (e.g. mechanical bulls, axe throwing, darts...)	
Live concerts with 3 or more performers	
Door bouncers	
Sports activities (e.g. volleyball, boxing, bowling...)	
Animals in cooking or dining areas	
Hosting special events beyond standard in-house promotions (e.g. street fair, block party)	
Dance floor	
ATM	
Hookah	
<b>None of the above</b>	

<b>Underwriting Question</b>	<b>Yes</b>	<b>No</b>
Does management have at least 3 years' experience in managing foodservice establishments?		
Does the business have more than one location?		
Has the business filed any claims in the past 3 years?		
If "Yes" number of claims:		
If "Yes" did the total incurred value of claims exceed \$50,000?		
Does the establishment have more than 6 deep fat fryer units?		
Is the establishment responsible for a parking lot?		
Is the establishment cash only?		
Does the establishment have stairs used by patrons?		
If "Yes" do the following apply: <ul style="list-style-type: none"> <li>- Adequate illumination</li> <li>- In good repair with no visible torn or frayed carpet, or cracked or broken steps</li> <li>- Slip-resistant surface</li> <li>- Sturdy handrail</li> </ul>		
Is there a playground on the premises?		
If "Yes" the following apply to the playground: <ul style="list-style-type: none"> <li>- Equipment securely anchored</li> <li>- Loose-fill or unitary impact surfacing material</li> <li>- No protrusions or openings that can entangle something around a child's neck or clothing</li> <li>- No metal chain swings</li> <li>- No trampolines</li> <li>- No spiral slides with over one 360 degree turn</li> <li>- No equipment that allows children to fall inside the structure and onto other parts of the structure</li> <li>- No teeter-totters or gliders</li> </ul>		
Are there any remodeling or renovation projects planned for the applicant's premises during the policy term?		

<b>Does the applicant have any of the following exposures? (Select all that apply)</b>	
Own and operate a food truck or food cart	
Operate a temporary food stand at events	
Sublease the insured location as a ghost kitchen at any time	
Operate a virtual brand out of the insured location	
<b>None of the above</b>	

<b>What type of fire alarm is located at the premises? (Select one)</b>	
UL with certificate	
Central station	
Local	
None	

<b>What type of burglar alarm is located at the premises? (Select one)</b>	
Central station	
Local	
None	

<b>What type of security cameras are located at the premises? (Select one)</b>	
Centrally monitored	
Recording only	
None	

<b>Are any of the following types of cooking performed? (Select all that apply)</b>	
Solid fuel	
Wok	
Charbroiling	
None of the above	

<b>How often are hoods, grease removal devices, fans, and ducts inspected and cleaned by a properly trained and certified technician? (Select one)</b>	
Never	
Annually	
Semi-annually	
Quarterly	
Monthly	
Not applicable (no commercial cooking)	

<b>Does the establishment utilize any of the following third-party delivery services? (Select one)</b>	
Uber Eats, Doordash, etc.	
Robotic delivery	
No third-party delivery	

<b>Does any of the following apply to the business, or any of its officers, owners, or partners (Select all that apply)?</b>	
Been convicted of a felony in the past 5 years	
Declared bankruptcy	
Had business-related lawsuits, mediations, or arbitrations filed against them	
Become aware of any losses, accidents, or circumstances that might give rise to a claim against this policy	
Had their commercial insurance coverage canceled, revoked, or non-renewed in the last 5 years (other than cancellation for non-payment or non-renewal for discontinuation of program) (Not applicable in MO)	
None of the above	

# Liability

General Liability Limits (Select one)	
\$500,000 / \$1,000,000	
\$1,000,000 / \$2,000,000	
\$2,000,000 \$4,000,000	

Gross Annual Sales (\$)	Percent from Catering (%)	Percent from Alcohol (%)

Liquor Liability Limits (Select one)	
No coverage	
\$100,000 / \$100,000	
\$300,000 / \$300,000	
\$500,000 / \$500,000	
\$1,000,000 / \$1,000,000	

Hired and Non-Owned Auto Limit (Select one)	
No coverage	
\$500,000	
\$1,000,000	

Hired and Non-Owned Auto Acknowledgement	Yes	No
Hired and non-owned autos will not be used for delivery of individual orders or catering.		

# Property

Construction Type		Roof Type	
Frame		Shingle	
Joisted Masonry		Membrane	
Non-Combustible		Metal	
Masonry Non-Combustible		Tar and Gravel	
Modified Fire Resistive		Tile	
Fire Resistive		Wood Shake	

Building Information	Yes	No
Sprinkler?		
Total Area of building or unit occupied by applicant (SQFT):		

<b>Year Built</b>	<b>Latest Roof Update</b>
<b>Latest Plumbing Update</b>	<b>Latest Electrical Update</b>

Property Coverages	
Building Limit	
Tenant's Improvements and Betterments Limit	
Business Personal Property Limit	

Property Deductible	Wind/Hail Deductible
\$500	No separate deductible
\$1,000	1%
\$2,500	2%
\$5,000	5%
\$10,000	No coverage
\$25,000	

<b>Is the establishment in any of the following?</b>	
Attached to habitational structure (apartments, condos) If "Yes" do any of the following below also apply:	
Single unit used by the owner or general manager	
Restaurant spaced separated by a fire wall from all habitational units rated for 2 hours (non-sprinklered) or 1 hour (sprinklered)	
Stand alone building	
Strip shopping center	
Enclosed mall	
None of the above	



## Additional Coverages

Would you like to customize or add any additional coverages?	Yes	No
Premier Package (if "No" Primary will be included)		
Equipment Breakdown (Included in Premier)		
Food Spoilage (\$2,500 Primary / \$25,000 Premier)		
Limit (\$100,000 max):		
Back Up of Sewers and Drains (\$5,000 Premier)		
Limit (\$50,000 max):		
Outdoor Signs (\$10,000 Premier)		
Limit (\$50,000 max):		
Fine Arts		
Limit (\$50,000 max):		

Outdoor Fences and Walls Limit (\$5,000 Premier)	
No Coverage	
\$5,000	
\$10,000	
\$25,000	
\$50,000	

Wine Collection Increased Limits (Not available Primary / \$10,000 Premier)	
No Coverage	
\$10,000	
\$25,000	
\$50,000	

Employee Dishonesty (\$1,000 Primary / \$10,000 Premier)			
Limit		Deductible	
No Coverage			
\$2,500		\$500	
\$5,000		\$1,000	
\$10,000		\$2,500	
\$25,000		\$5,000	
\$50,000			
\$75,000			
\$100,000			

<b>Employee Benefits Liability Limits</b>	
No coverage	
\$500,000 / \$500,000	
\$1,000,000 / \$1,000,000	

<b>Food Borne Illness - Business Interruption</b>	
<b>Limit</b>	
No coverage	
\$25,000	
\$50,000	
\$75,000	
\$100,000	

<b>Business Income from Dependent Properties</b>					
<b>Contributing Locations Limit</b>		<b>Recipient Locations Limit</b>		<b>Leader Locations Limit</b>	
No Coverage		No Coverage		No Coverage	
\$25,000		\$25,000		\$25,000	
\$50,000		\$50,000		\$50,000	
\$75,000		\$75,000		\$75,000	
\$100,000		\$100,000		\$100,000	

<b>Contamination Shutdown (\$10,000 Premier)</b>	
<b>Limit</b>	
No coverage	
\$10,000	
\$25,000	
\$50,000	
\$100,000	

<b>Utility Services Time Element Limit (\$10,000 Premier)</b>		
No Coverage		
\$10,000		
\$25,000		
\$50,000		
	<b>Yes</b>	<b>No</b>
Included overhead transmission lines?		

Cyber Suite Coverage		
No Coverage		
Limit	Deductible	
\$50,000	\$1,000	
\$100,000	\$1,000	
\$250,000	\$2,500	
\$500,000*	\$10,000	
\$1,000,000*	\$10,000	

Cyber Suite Increased Limits Questionnaire*	Yes	No
Has the applicant, at any time during the past 36 months, experienced a cyber incident (hacking, intrusion, malware infection, fraud loss, breach of personal information, extortion, etc.) that cost more than \$10,000 or experienced a lawsuit or other formal dispute (with either a private party or government agency) arising from a cyber incident?		
Does the applicant use up-to-date anti-virus and anti-malware protection on all of their endpoints (desktops, laptops, servers, etc.)?		
Are all of the applicant's internet access points secured by firewalls?		
Does the applicant restrict employees' and external users' IT systems privileges and access to personal information on a business-need-to-know basis?		
Does the applicant perform backups of business critical data on at least a weekly basis?		
Does the applicant encrypt all of their mobile devices (laptops, flash drives, mobile phones, etc.) and confidential data?		

Employment Practices Liability		
Required: there have been <b>NO</b> prior employment-related practices claims or any situation that may give rise to one.		
Limit	Deductible	
No Coverage	N/A	
\$50,000	\$2,500	
\$50,000	\$5,000	
\$100,000	\$2,500	
\$100,000	\$5,000	
\$250,000	\$2,500	
\$250,000	\$5,000	
\$500,000	\$10,000	
\$500,000	\$25,000	
\$1,000,000	\$10,000	
\$1,000,000	\$25,000	

Tenant's Liability (\$75,000 Primary / \$250,000 Premier)	
No increase in limits	
\$500,000	
\$1,000,000	

## Discounts and Payment Plan

Please list any restaurant associations the applicant belongs to below:

Additional Discounts (Check all applicable)	
Business maintains a formal employee training program and employee handbook	
Business's full-time employee turnover was less than 50% over the past 12 months	
The business maintains a formal preventative maintenance program	
The business maintains a formal food safety program with a designated food safety manager certified by an ANAB-CFP accredited program or equivalent	
Business maintain a public Google Business Profile or Yelp My Business page	
Is the business part of a franchise? (If "Yes" please list below):	

Payment Plan	
Pay as you go	
Monthly installments	
Pay in full	

<b>FACTS</b>		<b>WHAT DOES RAINBOW MGA INSURANCE AGENCY, INC. DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Insurance claim history and credit scores</li> </ul>		
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Rainbow chooses to share; and whether you can limit this sharing.		
	<b>Reasons we can share your personal information</b>	<b>Does Rainbow share?</b>	<b>Can you limit this sharing?</b>
	<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
	<b>For our marketing purposes—</b> to offer our products and services to you	No	We do not share
	<b>For joint marketing with other financial companies</b>	No	We do not share
	<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
	<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
	<b>For our affiliates to market to you</b>	No	We do not share
	<b>For nonaffiliates to market to you</b>	No	We do not share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 1-888-727-2462</li> <li>■ Visit us online: <a href="http://www.userainbow.com">www.userainbow.com</a></li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
<b>Questions?</b>	Call 1-888-727-2462 or go to <a href="http://www.userainbow.com">www.userainbow.com</a>		

## Fraud Disclosure

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (in Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation). **(Not applicable in AL, AR, AZ, CA, CO, DC, FL, KS, LA, ME, MD, NM, OK, RI, TN, VA, VT, WA, WV).**

**Applicable in AL, AR, AZ, DC, LA, MD, NM, RI and WV:** Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines or confinement in prison.

**Applicable in CA:** Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Applicable in CO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**Applicable in FL and OK:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (In FL, a person is guilty of a felony of the third degree).

**Applicable in KS:** Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment of other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in TN, VA, and WA:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

# Signature

The undersigned is an authorized representative of the applicant and represents that reasonable inquiry has been made to obtain the answers to questions on this application and represents that the answers are true, correct, and complete to the best of their knowledge.

_____ Producer Signature	_____ Producer Name	_____ Date
_____ Applicant Signature	_____ Applicant Name	_____ Date