

Restaurant Business Owner's Policy (BOP) Q&A Serving Up Broker Success

Thank you for joining us!

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Hello Everyone and Thank You For Joining Us!

My name is Ritchie Vener, I am the Chief Growth Officer at Distinguished Programs. Responsible for developing and leading the marketing initiatives across Distinguished. I joined Distinguished in 2019. Prior to joining, I spent over 25 years in executive marketing positions at GE Capital and York Risk Services Group.



Host - Ritchie Vener

Chief Growth Officer
Distinguished Programs



Please Note:

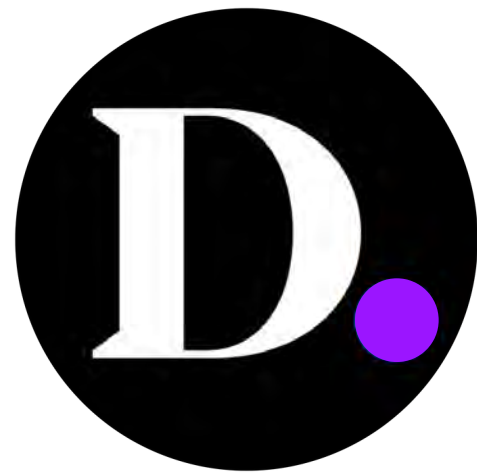
- We will be sending all registrants a copy of the slides, the webinar recording, and a PDF with the questions and answers from today's session.
- If anyone has a question during the presentation please use the Q + A button on the bottom of your screen.



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Distinguished Programs



Distinguished Programs is a leading national insurance Program Manager providing specialized insurance programs for Real Estate, Community Associations, Hotels, Restaurants, Fine Art and Collectibles, Inland Marine, Executive Lines, Surety Bonds, and Environmental and Construction Professional insurance.

More information on these programs can be found on the Distinguished website.

Meet the Experts



Alex Montclair

Business Development Manager,
Primary Hospitality



Christine Lind

Restaurant BOP Program Underwriter

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Who is the carrier partner, and do you write in all states?

Arch Insurance Company (admitted, A+ XV), with nationwide availability except AK, FL, HI, and NY.

Arch Capital Group Ltd is part of the S&P 500 Index and had total gross written premium in excess of \$23B in 2025.



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BOP Restaurant Eligibility

Limited Service/Fast Casual

- Customers order at a counter and pay before eating
- Higher quality than fast food
- May be take-out only
- Franchises are eligible

Casual Dining

- Full table service
- Typically close by 10 p.m.
- Liquor sales 30% or less
- Focus on locally-owned establishments

Upscale Dining

- Small to mid-sized upscale restaurants
- Generally close by 11 p.m.
- Typical risks are neighborhood bistros and other chef-driven restaurants with a non-formal atmosphere
- Liquor sales 30% or less

Distinguished's Restaurant BOP Advantages

- Convenient online submissions accepted 24/7 on the Broker Connect portal
- Non-auditable policies
- Excess limits up to \$5M are available
- Liquor liability coverage included
- New ventures with adequate management experience are eligible
- 24-48 hour response time
- Coverage written on admitted basis
- Sushi restaurants are eligible
- Locations in mixed-use buildings are considered



Sample Deals

Breakfast/lunch café with full table service

Neighborhood deli

Upscale bistro

Pizza shop (no first party delivery)

Fast casual/limited-service gourmet burger restaurant

Retail bakery

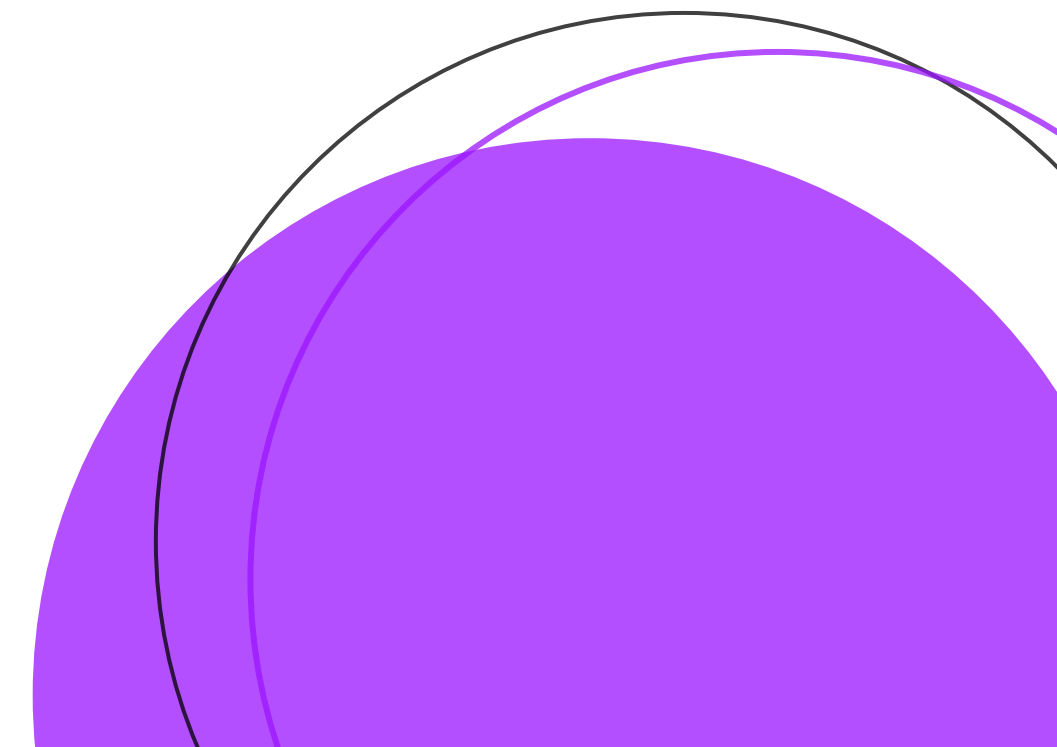
Coffee shop

Distinguished's Restaurant BOP Coverages

- Business Income Actual Loss
Sustained basis
- Liquor Liability
- Hired & Non-owned Auto
- Blanket Additional Insured
- Restaurant Enhancement
Endorsement that includes specialized coverages designed for restaurants

Optional Coverages:

- EPLI \$10,000 or \$25,000 limit (select states)
- Data Breach (Cyber) up to \$100,000 limit
- Damages or Premises up to \$1M limit
- Employee Benefits Liability
- Stop Gap
- \$5M Excess
- \$2M/\$4M liability limits available





What BOP doesn't cover:

- Workers' compensation
- Commercial auto
- Flood
- Earthquake
- Coverage for coastal properties

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What other products does Distinguished offer for restaurants?

- Restaurant Package
- Monoline Umbrella
- Monoline Cyber

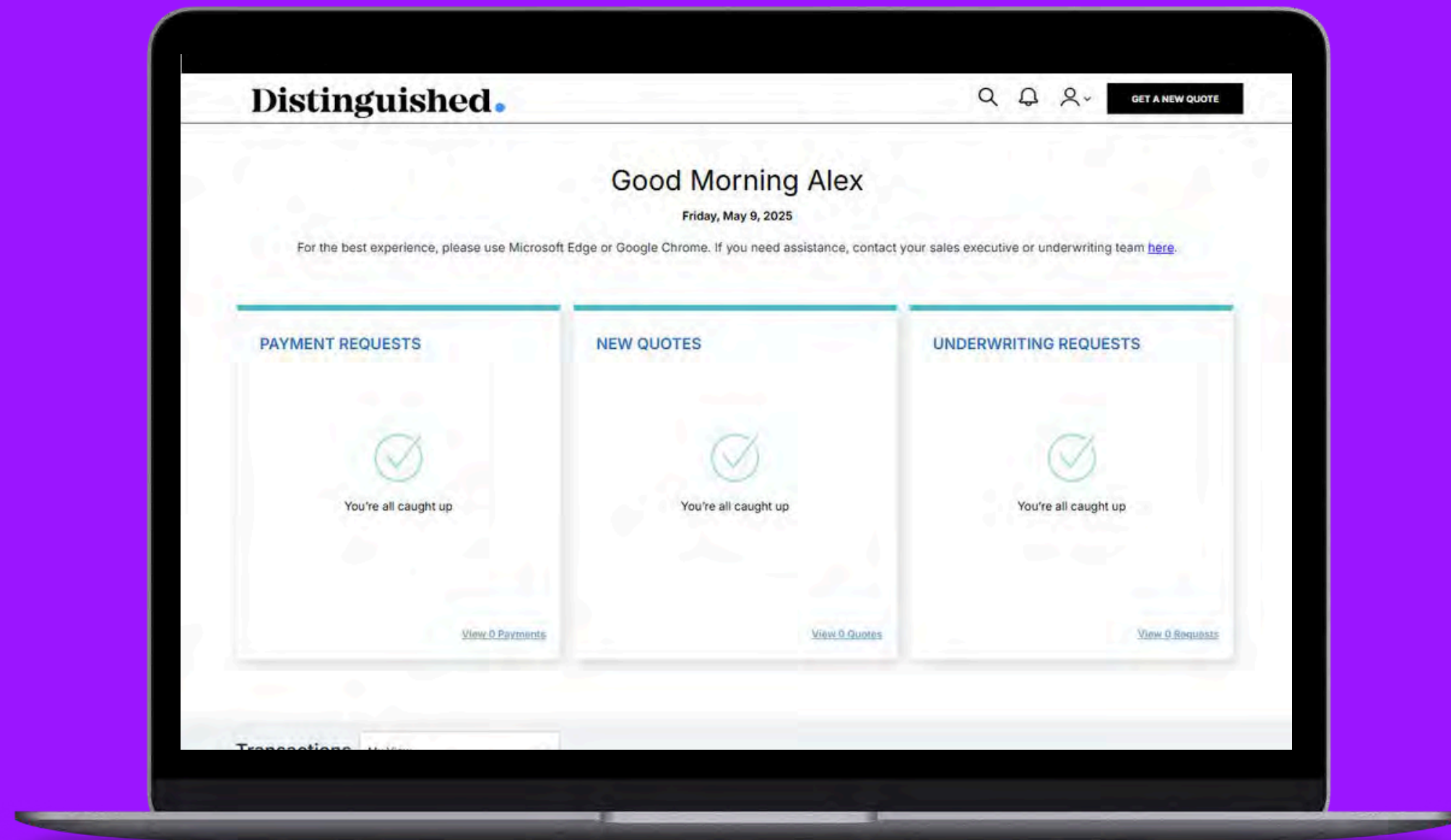
Why should brokers choose our Restaurant Insurance program?

1. One-stop shop for restaurants
2. No audits
3. Access to the experts
4. Broad range of coverage options
5. Robust Enhancement Endorsement

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BOP Available Exclusively on the Broker Connect Portal



- Submit business on your own schedule
- 24 - 48 hour response time
- Easy online application

Who should I contact if I have additional questions?

Alex Montclair

amontclair@distinguished.com

T: (203) 606-6580

For submission or underwriting questions, feel free to email restaurants@distinguished.com.

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Frequently Asked Questions

First, let's dive into the questions submitted in advance during registration, then we will go live to today's attendee questions if we have time.



Do you offer an umbrella product?

Yes! Excess is offered over our BOP with limits up to \$5M.

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What is the maximum number of locations you can write on a BOP policy?

The Broker Connect portal will only allow for 2 locations. 3+ locations can be sent to CLind@Distinguished.com via acords.

Keep in mind the policy size limitations: \$5M sales and \$10M TIV per policy.

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What are the guidelines for acceptable risks?

- Acceptable restaurant types:
 - Fast-casual
 - Family casual
 - Upscale dining
- Liquor sales: up to ~30% of total revenue
- Gross sales: under \$5 million
- Operating hours: typically close by midnight
- Avoid locations with entertainment that increases risk:
 - Trivia nights
 - Bingo
 - Karaoke
 - DJs
 - Pool tables





What is your underwriting appetite for fast food restaurants?

When it comes to fast food, our appetite is focused on fast-casual restaurants rather than traditional fast food.

- Higher-quality, often fresh ingredients
- Customizable meals
- Counter ordering; sometimes table service
- Modern, comfortable café-style atmosphere
- Moderate prices (\$10–\$15)
- Quick, but slightly slower than traditional fast food

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Will you offer Hired & Non-owned Auto with delivery exposure?

Delivery is acceptable if it is by a third party such as Uber Eats or GrubHub. If delivery is provided by your employees, the HNOA coverage will not be provided.



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Are accounts audited?

We do not audit our Restaurant BOP policies.



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Are restaurants with high alcohol receipts eligible for BOP?

Our Restaurant BOP program allows up to 30% liquor sales. Over 30% liquor will need to be handed to our Package program.



Are restaurants with food trucks eligible?

Food trucks are not acceptable in the BOP program.

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Are restaurants with CBD/CBN/THC drinks eligible for BOP?

Cannabis is specifically excluded in our BOP program. Any restaurant selling food or drink with cannabis products is out of appetite.

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Do you write restaurants located in protection class 10?

We will write restaurants in protection class 1-5. Anything higher is out of appetite.

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Do you write frame construction restaurants?

Yes, we will write frame construction if it is sprinklered. Any frame and non sprinklered building is a decline.

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Are drive thru only kiosks for building, equipment and liability eligible for BOP?

Drive thru only kiosks are out of appetite. What we look for in our Restaurant BOP is some form of customer service and interaction.

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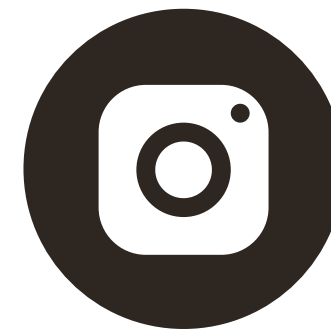
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LIVE WEBINAR | EXPERT INDUSTRY PANEL

Restaurant Business Owner's Policy (BOP)

Thank you to everyone who joined us for today's webinar. Thank you for your time and have a wonderful rest of your day!

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