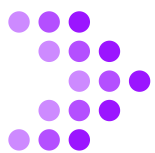


# Distinguished.

PRIMARY HOSPITALITY



## Outstanding value, service and expertise.

### Business Owner's Policy (BOP) For Restaurants

Secure your clients with coverage tailored for restaurant owners, available exclusively through our Broker Connect portal.

- Available Nationwide (except AK, FL, HI, NY)
- 24 - 48 Hour Response Time
- Easy Online Application

# Let's get your Restaurant Clients Covered.

## Key Coverages:

- Liquor liability included based on individual risk eligibility
- Excess limits available up to \$5M
- Business Income Actual Loss Sustained
- Hired and Non-owned Auto
- Blanket Additional Insured
- Restaurant Enhancement Endorsement that offers additional robust coverages
- \$2M/\$4M general liability limits available

## Optional Coverages:

- EPLI \$10,000 or \$25,000 limit (select states)
- Data Breach (Cyber) up to \$100,000 limit
- Damages to Premises up to \$1M limit
- Employee Benefits Liability
- Stop Gap

## Key Advantages:

- Available Nationwide (except AK, FL, HI, NY)
- 24-48 hour response time
- Coverage written on an admitted basis with an A+ XV rated carrier
- Competitive pricing and low minimum premiums
- Access to underwriting experts with over 30 years of industry experience

## Designed For:

### Casual Dining

- Full table service.
- Often closing by 10 p.m.
- Liquor sales are typically 25% or less.
- Focus on locally-owned establishments.

### Examples:

- Family-style Italian
- Pizza shops
- Classic American fare

### Limited Service/Fast Casual

- Customers order at a counter and pay before eating.
- Notch up from fast food in terms of ingredients and dining experience.
- May be take-out only.

### Examples:

- Delis/sandwich shops
- Gourmet burger restaurants
- Burrito/taco shops

### Upscale Dining

- Small to moderately-sized restaurants.
- Often closing by 11 p.m.
- Less formal than traditional fine dining with limited liquor sales.

### Examples:

- Neighborhood bistros or cafes
- BYOBs
- Farm-to-table concepts

## Distinguished benefits you can count on.



**WORLD-CLASS  
EXPERTS**



**UNMATCHED  
SOLUTION**



**PROGRAM  
STABILITY**

*The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend on the policy in effect and its governing terms, conditions, exclusions and the facts of each situation. Please refer to the policy forms for specific coverage details. Insurance coverage may not be available in every jurisdiction.*

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