

Restaurant Endorsement to Business Owners Policy

Eligibility

Limited Cooking Restaurants

Limited cooking restaurants are those where foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens). No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.

Fast Food Restaurants

Fast food restaurants may include limited cooking type appliances and only the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing. Open broiling and solid fuel cooking (for example, mesquite, charcoal or hardwood) are not permitted.

Casual Dining Restaurants

Casual dining restaurants serve moderately priced food in a casual atmosphere to patrons who generally order and are served while seated and pay after eating. Take-out service and the use of a buffet may also be available. These restaurants may serve no alcoholic beverages; serve beer and wine only; or serve beer, wine and liquor.

Fine Dining Restaurants

Fine dining restaurants provide quality food and alcoholic beverages prepared by highly trained chefs and served with a great deal of attention to customers by waitstaff. These restaurants typically have valuable business personal property consisting of furniture, tableware, lighting, art and other items of decor.

Coverages

Property Coverages:

- Advertising Expenses
- Brands and Labels
- Food Contamination
- Lock Replacement
- Ordinance or Law-Equipment
- Reward Payment
- Spoilage

Liability Coverages:

- Delivery Errors and Omissions
- Merchandise Withdrawal

Limits and Sub-limits

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| A. \$3,000 limit for Additional Advertising Expenses to restore reputation related to Food Contamination | F. \$5,000 limit for Reward Payment |
| B. Up to policy limit for Brands and Labels | G. \$10,000 limit for Spoilage |
| C. \$10,000 limit for Food Contamination | H. \$10,000 annual aggregate limit for Delivery Errors and Omissions |
| D. \$1,000 limit for Lock Replacement | I. \$25,000 annual aggregate limit for Merchandise Withdrawal Expenses |
| E. Up to policy limit for Ordinance or Law-Equipment Coverage | |