



## Restaurant Underwriting Questions

### Coverage Part: Property & Liability

(Must be submitted with Acords)

Name of insured: \_\_\_\_\_

1.) How long has the applicant been at this location? \_\_\_\_\_

2.) Is the restaurant a franchise?

Yes       No

3.) Indicate which of the following apply to the insured's operations:

- Business is closed more than 4 consecutive weeks during the year
- Tableside cooking such as hibachi or fondue
- Open pit cooking such as barbecue
- Playground equipment
- More than 3 arcade games
- Live Entertainment (other than piano/guitar player for background music)
- Hookah Lounge
- Located in a convenience store or gas station
- Karaoke
- Ridable Amusement devices
- Operations on a wharf, pier or boat
- Dance Floor
- Bouncer/dedicated ID checker or cover charge for entry
- Dinner theater
- Unresolved health department violations or citations
- None of the Above

4.) Does the insured have more than 50% interest in any other business?

Yes       No

5.) If Yes, is the other business listed as a named insured in this submission?

Yes       No

6.) Have you included the exposures associated with the other business in this submission?

Yes       No

7.) Who is the insured currently insured with?

\_\_\_\_\_

- 8.) **What is the insured's current policy premium?** \_\_\_\_\_
- 9.) **If the other business is not listed as a named insured but exposures associated have been included in this submission please list the name insured(s) not included in this submission.**  
\_\_\_\_\_  
\_\_\_\_\_
- 10.) **If the other business is not listed as a named insured and the exposures associated have not been included in this submission please describe the insured's other ownership interest, including the entities and associated exposures that are not part of this submission.**  
\_\_\_\_\_  
\_\_\_\_\_
- 11.) **Are the named insureds and exposures insured elsewhere?**  
 Yes       No
- 12.) **If Yes, do any or all the businesses the insured has more than 50% ownership interest in work out of the same location?**  
 Yes       No
- 13.) **Is alcohol sold (to include beer, wine & liquor)?**  
 Yes       No
- 14.) **Is BYOB allowed on premises?**  
 Yes       No
- 15.) **What percentage of the gross sales is beer, wine and/or liquor?** \_\_\_\_\_
- 16.) **Does the insured want liquor liability?**  
 Yes       No
- 17.) **If Yes, what limits?** \_\_\_\_\_
- 18.) **What type of training is provided to prevent liquor related claims? (choose all that apply)**  
 Third party vendor provides training (Such as TIPS or ServSafe)  
 Restaurant has a designated trainer who has been certified by a third party vendor  
 Informal training  
 No Training Provided
- 19.) **Has the insured had any liquor liability claims or citations against their liquor license or suspension of their liquor license in the past three years?**  
 Yes       No
- 20.) **How many Wind/Hail losses has the insured incurred in the prior 3 completed policy years and the current year to date?** \_\_\_\_\_
- 21.) **Have there been any GL losses in the past 5 years?**  
 Yes       No

22.) If Yes, please explain.

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23.) Have there been any Property losses in the past 5 years?  Yes  No

24.) If Yes, please explain.

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25.) What is the restaurant's average entree price excluding soups, salads and appetizers?

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26.) What is the latest the restaurant closes on any day of the week?

- |                                      |  |
|--------------------------------------|--|
| <input type="checkbox"/> Open 24 Hrs | <input type="checkbox"/> Before midnight |
| <input type="checkbox"/> Midnight    | <input type="checkbox"/> 1:00 am         |
| <input type="checkbox"/> 2:00 am     | <input type="checkbox"/> After 2 am      |

27.) Indicate how late the kitchen supports full menu dining:

- |   |   |
|---|---|
| <input type="checkbox"/> Until 8 pm     | <input type="checkbox"/> Until 9 pm     |
| <input type="checkbox"/> Until 10 pm    | <input type="checkbox"/> Until 11 pm    |
| <input type="checkbox"/> Until Midnight | <input type="checkbox"/> After Midnight |

28.) If Drive Thru operations are applicable, are adequate security controls in place for drive thru operations, such as adequate lighting, a minimum of 2 employees on duty at all time and/or security cameras?

- Yes  No

29.) Does the insured have an on-premises banquet or party room?

- Yes  No

30.) What is the maximum seating capacity of these rooms? \_\_\_\_\_

31.) What is the percentage of sales generated from banquet operations? \_\_\_\_\_

32.) Which of the following features does the restaurant have? (choose all that apply)

- |  |   |
|--|---|
| <input type="checkbox"/> Wood burning oven | <input type="checkbox"/> Happy hour or drink specials |
| <input type="checkbox"/> Delivery Service  | <input type="checkbox"/> None of the Above            |

33.) **If Happy Hour or drink specials is applicable, provide examples of current drink specials & Indicate when (what times) drink specials or "Happy Hour" is held and the frequency of these events.** \_\_\_\_\_

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34.) **If Wood Burning Oven is applicable, is the wood burning oven made of masonry materials?**

Yes       No

35.) **If Wood Burning Oven is applicable, was it built for use as a wood burning oven?**

Yes       No

36.) **Is there any cooking requiring grease filter and/or ventilation systems?**

Yes       No

37.) **If Yes, how many deep fat fryers does the restaurant have?** \_\_\_\_\_

38.) **If 1 or more deep fat fryers is applicable, which of the following applies to the Deep Fat Fryer? (choose all that apply)**

- An automatic fuel shutoff for temperatures above 475 degrees
- A space of at least 16 inches exists between the fryer and surface flames from adjacent cooking equipment
- A steel or tempered glass baffle of at least 8 inches in height is installed between the fryer and surface flames from adjacent
- cooking equipment
- None of the Above

39.) **Which type of automatic fire suppression system is provided for hoods, ducts, grease filters, surface cooking equipment and deep fat fryers?**

- UL 300 listed Wet Chemical System       Dry Chemical System
- Other Wet System       No Protection Provided

40.) **When activated does the system automatically shut off all sources of fuel/heat to the equipment?**

Yes       No

41.) **Is there a manual fuel shut-off?**

Yes       No

42.) **How often is the automatic fire suppression system professionally inspected and serviced?**

- Monthly       Quarterly       Bi-annually (every 2 years)  
 Semi-annually (every 6 months)       Annually

43.) **Is all cooking equipment that produces smoke or grease-laden vapors equipped with an exhaust system that complies with NFPA standards?**

- Yes       No       Exhaust system not applicable

44.) **If Yes, how often is the entire exhaust system inspected and cleaned:**

- Monthly       Quarterly       Bi-annually (every 2 years)  
 Semi-annually (every 6 months)       Annually

45.) **How often are grease filters cleaned?**

- Daily       Weekly       Monthly  
 Quarterly       Semi-annually       Annually  
 Does not have grease cooking exposure

46.) **Are Class K fire extinguishers available in the kitchen area?**

- Yes       No

47.) **If Yes, when were the extinguishers last serviced?**

- 0-6 months       7-13 months  
 >13 months       As needed

48.) **If Deli or Food Cart operations, is cooking limited to the use of a domestic range, small/toaster over and/or microwave?**

- Yes       No

49.) **Are Class A, B or C fire extinguishers available in the kitchen area?**

- Yes       No

50.) **Are there any habitational or hotel/motel occupancies in the same building as the insured?**

- Yes       No

51.) Is the restaurant building sprinklered?

- Yes       No

52.) Does the restaurant have 24-hour central station monitoring of heat or smoke detectors or water flow alarm?       Yes       No

53.) Please confirm that ALL of the required cooking controls are in place. Check all of the controls that are in place or all of the above.

- All commercial cooking appliances must be covered by a UL 300 Automatic Extinguishing System (AES) that is serviced minimally every 6 months
- All cooking appliances that produce smoke or grease laden vapors must be placed under a hood and duct system
- The hood, filter and duct system must be inspected daily to avoid grease accumulation and the entire system must be professionally cleaned when grease residues appear within the hood, filter and duct system
- Deep fat fryers must be equipped with an automatic fuel shutoff for temperatures above 475 degrees
- Deep fat fryers require one of the following: a) At least 16 inches between the fryer and adjacent cooking surfaces OR b) A steel or glass baffle of at least 8 inches between the fryer and adjacent cooking surfaces
- All of the above

54.) What are the annual gross sales from food & soft drinks? \_\_\_\_\_

**\*\*NOTE: All required cooking controls must be in place. If not, Hartford will decline the risk\*\***

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Insured's Signature

Date

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Agent's Signature

Date