

# Restaurant Appetite Guide

We've developed a broad appetite for restaurants, from quick service to fine dining.



**Fireman's Fund<sup>SM</sup>**  
Insurance Company

A company of **Allianz** 

The restaurant industry presents a great opportunity, and we are committed to working with you to capture the business. Our aggressive approach to risk is limited only by the quality of the account.

Product Eligibility	
<b>ABC (BOP)</b>	Total receipts less than \$5 million per location Total TIV less than \$5 million per location Maximum five locations Liquor receipts less than 40% for fine dining; 30% for all other restaurants Coverages requested available on ABC
<b>Commercial Package</b>	Accounts not meeting ABC guidelines
Ineligible Operations	
<ul style="list-style-type: none"> <li>▪ Pizza with delivery*</li> <li>▪ Stand-alone fast food</li> <li>▪ Operations where entertainment is the primary customer attraction</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bars and taverns</li> <li>▪ Nightclubs and lounges</li> <li>▪ Restaurants with risk characteristics noted below</li> </ul>
<small>* Pizza with delivery is out of our individual risk underwriting appetite, although large blocks of this business may be considered as a Pizza Delivery program. Please consult your Fireman's Fund Territory Sales Director.</small>	
Ineligible Risk Characteristics	
Category	Detail
<b>Management Experience</b>	Less than 2 years management experience in restaurant industry
<b>Kitchen System Maintenance</b>	Exhaust hoods and ducts not cleaned at least semiannually by outside firm Any cooking surfaces not covered by hoods, ducts, and an automatic extinguishing system Extinguishing system is not UL 300 compliant Extinguishing system is not serviced at least semiannually by an outside firm
<b>Building</b>	Locations in Protection Class 8, 9, or 10 Buildings older than 45 years of age that do not meet our loss control assessments
<b>Liquor Liability</b>	Liquor receipts over 50% of combined food and liquor receipts (Upscale Restaurants are exempt from this restriction) More than one loss for liquor liability during the last three years No written policy on serving alcohol Employees do not receive liquor service training Liquor liability coverage has previously been cancelled or not renew
<b>Auto / Delivery Operations</b>	Any delivery by an employee to a residence Contracted third-party delivery services without proper risk transfer
<b>Workers' Compensation</b>	Experience mod greater than 1.25

**Note:** These are guidelines – individual decisions, especially on complex accounts, may require additional consideration, information, and time and may result in the restriction of terms and conditions or declination. This appetite applies per location.

This document contains information confidential and proprietary to Fireman's Fund Insurance Company. Trade secret protected. This document may not be distributed or given to third parties without written permission of Fireman's Fund®.

[www.firemansfund.com](http://www.firemansfund.com)

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. We encourage our agents to participate.

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.