Small Business BOP Restaurant Supplemental Questionnaire

agencyservicebureau
UNIQUE INSURANCE SERVICE INC

Small Business BOP Restaurant Appetite

Eligible Restaurant Types	Maximum Exposure	Desired Risk Characteristics
Limited Cooking	Maximum $5 Million total receipts per location	4+ Years restaurant ownership experience
Pizza Dine In or Take Out	Maximum $25 Million total receipts per account	Building originally built 1990 or newer
Fast Casual - Not Fast Food	Maximum $5 Million Property value (TIV) per location	Buildings built prior to 1990 require complete updates
Full Service Casual	Maximum $25 Million Property value (TIV) per account	Risks located in protection class 1-7 only
Full Service Upscale Dining	Liquor receipts maximim 30% of total sales*	Hood, duct & flue professionally cleaned and automatic extinguishing system services
	*Upscale only: Liquor receipts max 40% of total sales	at least every 6 months by a contractor

Please answer the following questions with regard to the total account, taking into consideration the business operation at all locations.
The restaurant risk may be audited and/or inspected to verify business operations and premises condition.

Named Insured / DBA: _____ Date: _____
Website URL: _____
Years of ownership experience at the insured (or to be insured) restaurants: _____
Years of overall prior restaurant experience (including other owned restaurants): _____

Money and Securities

Does the insured maintain a cash register and records of daily receipts? ☐ Yes ☐ No
How frequently are deposits made? ☐ Daily ☐ Weekly ☐ As needed, more frequently than weekly ☐ Less frequently than weekly
Are deposit records retained? ☐ Yes, on premises ☐ Yes, away from premises ☐ No
Is money stored in a class B or better safe while on premises? ☐ Yes ☐ No
Are bank accounts reconciled by someone other than the person who is authorized to deposit/withdraw? ☐ Yes ☐ No
How often are the accounts audited by a public accountant or CPA? ☐ Annually ☐ Semi-Annual ☐ Quarterly or less ☐ No audit

Payment Card Security Extra Expense Coverage (if applicable) ☐ N/A

Has the applicant suffered a data breach in the past or is the applicant aware of any incidents or event that could result in a data breach, including breaches of payment card information? ☐ Yes ☐ No
If yes, provide details of the breach or incident and the security remediation efforts that have been implemented:
_____
PLEASE NOTE: No coverage will be provided for Software and Firewall Upgrade and Scanning Services, Payment Card Contract Penalties and Chargebacks or Bank Service Charges if the attestation of compliance with Payment Industry Data Security Standards is fraudulent or intentionally misrepresented.
Has the applicant attested compliance with Payment Card Industry Data Security Standards within the past 12 months? ☐ Yes ☐ No
Date of the last attestation of compliance: _____
As of this application date, is the applicant in compliance with the Payment Card Industry Data Security Standards? ☐ Yes ☐ No

General Operations

Are Deliveries made? ☐ Yes, residential ☐ Yes, business to business ☐ Yes, no delivery ☐
If Delivery:
Delivery associated with catering operations only? ☐ Yes ☐ No
Delivery by employees? ☐ owned vehicles, ☐ non-owned vehicles
Delivery by third-party vendor(s)? ☐ Yes ☐ No
Number of employees whose job responsibility involves driving their own vehicle daily (non-owned auto): _____
Does the insured monitor evidence of personal auto insurance? ☐ Yes ☐ No
If catering: Are the applicant and all employees bonded for theft? ☐ Yes ☐ No
If catering: Are criminal background checks conducted on all employees performing in-home catering? ☐ Yes ☐ No
Is valet parking service provided? ☐ Yes ☐ No If Yes, provided by whom? ☐ Applicant ☐ Third party
Do all contracts include hold harmless wording in the applicant's favor and are certificates of insurance naming applicant as additional insured obtained from all independent contractors and vendors? ☐ Yes ☐ No If no, explain _____

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This section of the questionnaire must be completed for EACH location.

Restaurant Types:	Cuisine Served:
Casual Dining	American

Total food receipts (excluding liquor) at this location: $_____ Average entrée price: $_____
Total liquor receipts (including beer & wine) at this location: $_____ Total receipts from off-site catering: $_____
Total gaming revenue at this location: $_____ Total receipts from in-home catering: $_____
Hours of operation – restaurant: ____ am/pm to ____ am/pm
Hours of operation – bar/lounge: ____am/pm to ____ am/pm ☐ No Bar
Total number of employees at this location: _____ Number of bartenders: _____ Number of servers: _____

Kitchen Facilities

How often are hood filters cleaned? ☐ Daily ☐ Weekly ☐ As needed, more frequently than weekly ☐ Less frequently than weekly
How often are the hood and ducts regularly cleaned by an outside firm? ☐ Quarterly ☐ Semi-annually ☐ Annually or less often
Does a UL 300-approved automatic extinguishing system cover all cooking surfaces? ☐ Yes ☐ No
Is the automatic extinguishing system under a service maintenance contract by an outside firm? ☐ Yes ☐ No
If yes, frequency of service: ☐ Quarterly ☐ Semi-annually ☐ Annually
Is there any table top or table side cooking? ☐ Yes ☐ No

Entertainment

Does the applicant provide entertainment, dancing, live bands, a DJ, or amusement devices? ☐ Yes ☐ No
If yes, describe _____

Security

Does applicant use any on-site security or bouncers? ☐ Yes ☐ No
Does applicant conduct criminal background checks on all security personnel? ☐ Yes ☐ No
Are security services contracted to a third party? ☐ Yes ☐ No

Building & Premises

Restaurant area: _____sq. ft. Seating capacity: _____persons
Are the restaurant premises compliant with current ADA requirements? ☐ Yes ☐ No
Does the restaurant have any interior stairs, steps, raised/uneven flooring or elevated booths/seating areas? ☐ Yes ☐ No
Does the restaurant have an outdoor seating area? ☐ Yes ☐ No
Was the building originally designed for restaurant occupancy? ☐ Yes ☐ No
If not, describe _____
If the building was originally constructed prior to 1990, when was the roof last replaced? _____
Roof Type: ☐ Flat ☐ Built-up ☐ Metal Deck ☐ UL221B or 110MPH Rated Shingle ☐ Unknown ☐ Other

Liquor Liability Coverage (if applicable) ☐ **N/A**

Is a food menu available during all ours of liquor service? ☐ Yes ☐ No
Has the applicant had any reported liquor liability claims or notification of potential liquor liability claims in the last five years? ☐ Yes ☐ No
Has the applicant's liquor liability coverage ever been cancelled or non-renewed? ☐ Yes ☐ No
Has the applicant had any fines, citations, or license suspensions or revocations for violations of liquor sales laws or ordinances? ☐ Yes ☐ No
Are all servers certified in a formal alcohol training course (e.g., TIPS, TAM, RAMP, ServSafe, etc.)? ☐ Yes ☐ No
In addition to use of a certified alcohol training course, does applicant have a written policy for serving alcohol? ☐ Yes ☐ No
Does management review this written policy with servers on a regular basis? ☐ Yes ☐ No
Is there a stand-alone bar/cocktail lounge unconnected to a restaurant? ☐ Yes ☐ No
Does applicant have any alcohol consumption promotions/happy hours? ☐ Yes ☐ No
If yes, describe promotions and how consumptions quantities are controlled _____
_____