



# Select Accounts Eligibility Guidelines

## Restaurants and Food Service

Edition: December 2024

Please consult with your Underwriter or Sales Executive for details and to discuss risks which may not meet the following guidelines.

### Restaurants and Food Service:

Target businesses include quick service, fast casual, family style and fine dining restaurant and other food service establishments.

**Restaurants and Food Service** risks will typically have a maximum account size of:

- Total property insured value: \$25M per account/\$10M per location
- Revenue: \$15M annually
- Work Comp Payroll: \$75,000 in premium
- Auto: maximum 25 power units

### Quick Links:

- [Industry Underwriting Guidelines](#)
- [Industry Ineligibles](#)
- [Coverage Considerations](#)
- [Class table](#)

## Target Business for Restaurant and Food Services

- Coffee, Tea, Juice and Smoothie shops
- Ice Cream and Frozen Yogurt shops
- Pastries or Snacks (Baked or Fried)
- Salads, Sandwiches and Soups shops
- Fine Dining
- Full-Service Restaurants

## Underwriting Guidelines for Restaurant and Food Services\*

### Industry Nuance:

- Three years in business preferred. Applicants with less than 3 years in business that are not franchised require underwriting review.
- Preferred risks are those located in sprinklered or superior construction buildings that are less than 40 years old.

### A few Reminders:

- **Ineligible exposures** can be found in [Common Exposures not Eligible for this Industry](#) and the [Class Table](#) for exposures more specific to a given class.
- Loss activity or prior termination of coverage may require underwriting review and action.
- Where applicable to BOP, the below guidelines apply to business written on our BOP 2.0 product.



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Ineligible exposures for this industry: ** (Unique exposures may exist at the class level. Refer to classification table)	BOP	Monoline GL	Monoline Property	WC	Auto
Open past midnight	X	X	X	X	X
Alcohol sales >50% of total revenues	X	X	X	X	X
Dance floor, DJ or live entertainment (including bands, karaoke, open mic, comedy nights, etc.)	X	X	X	X	X
Open flame, frying or grilling not protected by automatic extinguishing system	X	X	X		
Open < 8 months per year	X	X	X	X	
Home based businesses	X	X	X	X	X
Buffet or “All You Can Eat” Restaurants	X	X	X	X	X
Establishments that allow patrons to cook their food	X	X	X		
Standalone food truck or cart operations	X	X	X	X	X
BBQ smokers located <10 feet from main restaurant building	X	X	X		
Armed security on premises	X	X	X	X	X
Hookah, shisha or oxygen bars	X	X	X	X	X
Delivery by employees				X	X

\*Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios.

\*\*While outside of Select’s underwriting appetite, coverage may be considered by [Northfield](#).

## Coverage Highlights for Restaurant and Food Services

### Specialized Coverage Offerings:

- **Specialized BOP Endorsements:** [Eating Establishment Power Pac](#) and [Restaurant and Perishable Goods Premier](#) include higher policy limits and 30+ coverage features.
- **Liquor Legal Liability** – Optionally available and covers bodily injury and property damages from the selling, serving or furnishing of alcoholic beverages.
- **CyberRisk\***: provides flexible coverage options, allowing you to easily meet the needs of your customers.
- **Employment Practices Liability+ SM (EPL+)**: EPL+ defends your client’s businesses in the event of a claim alleging a wrongful employment practice, such as discrimination or wrongful termination. EPL+ helps cover legal expenses as well as potential settlement damages.

\*Now available as a stand-alone policy quoted directly on the BOP 2.0 screen in partnership with Bond & Specialty Insurance



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Coverage considerations:

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire and earthquake.
- Both Auto and WC are available as companion policies or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.

Classifications

Eligible operations are businesses specifically listed in the classification section. If multiple business operations are conducted at the same location, each is to be separately classified and rated.

Class Description	Ineligible Exposures for this Class  (Applicable LOBs noted)  <i>Refer to “Common Exposures not Eligible for this Industry” to review industry ineligible exposures</i>
<b>Banquet and Reception Facilities with Food Service:</b> <i>Facility rental including food prepared, cooked and served on the premises for parties, receptions or other social events.</i>	Civic, VFW, Social Club Rental or installation of tents, canopies or similar outdoor structures
<b>Caterers</b> <i>Prepares and cooks food on own premises or at event and serves at the event premises.</i>	Rental or installation of tents, canopies or similar outdoor structures Commercial or institutional meal provider for businesses such as airlines, hospitals, retirement homes or schools Home delivery box meal services
<b>Coffee, Tea, Juice and Smoothie Shops</b> <i>Prepare and sell hot or cold non-alcoholic beverages, such as coffee, tea, juice smoothies for quick consumption on or off premises.</i>	Coffee manufacturing or roasting operations
<b>Fast Casual Restaurants</b> <i>Eating establishment specializing in food prepared and served quickly. Customers order at a counter and take out food or eat on premises. No wait staff.</i>	Non-franchised new ventures (0 years in business) are not eligible for BOP (Prop/GL) coverage.
<b>Fine Dining</b> <i>Eating establishment that caters to adults with host and wait staff, fabric table linens, sophisticated menu and extensive wine list with comparatively higher prices for the locale.</i>	
<b>Full-Service Restaurants</b> <i>Eating establishment that generally caters to adults and families with full wait staff providing table service and usually a host for seating.</i>	



<b>Ice Cream and Frozen Yogurt Shops</b> <i>Prepare &amp;/or sell ice cream, frozen yogurt or other frozen treats for quick consumption on or off the premises. May include prepackaged frozen treats.</i>	
<b>Pastries or Snacks – Baked</b> <i>Preparing baked pastries (i.e. cakes, cookies, bagels) for quick consumption on or off premises. Includes incidental related foods or nonalcoholic beverages.</i>	
<b>Pastries or Snacks – Fried</b> <i>Preparing fried and baked pastries for quick consumption on or off premises. May sell related foods or nonalcoholic beverages.</i>	Coffee manufacturing or roasting operations
<b>Salads, Sandwiches and Soups</b> <i>Preparing sandwiches, salads, soups for quick consumption on or off the premises. May bake or warm with small electric appliances. No grills or fryers on the premises.</i>	



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