

# COVERAGE THAT COOKS



A comprehensive comparison of Rainbow to another leading restaurant BOP program

We recently compared Rainbow's BOP coverage to another well-known restaurant program. While both are solid, Rainbow goes further—especially where restaurants need it most.

by RAINBOW®



## Built for today's restaurants

Rainbow was designed with today's food service landscape in mind, whether its a high end tasting room, wine bar, or busy diner. Our appetite reflects where the industry is headed, not where it's been.

Rainbow's Businessowners' Policy is available with our Primary or our enhanced Premier suite of coverages. Agents can select increased limits for many of these Premier coverages, tailoring the policy to exactly what the restaurant owner needs.

## RAINBOW®

### Coverages

	Restaurant Premier Package	Customizable (Maximum Limit)	Other Leading Program
Backup of Sewers/Drains	\$20,000	\$50,000	\$20,000
Computer Fraud & Funds Transfer	\$10,000	-	\$5,000
Contamination Shutdown	\$10,000	\$100,000	\$10,000
Customer's Property	\$10,000 Per Occurrence \$1,000 Per Item	-	Not offered
Dependent Properties Business Income	\$25,000	\$100,000	\$25,000
Employee Dishonesty	\$10,000	\$100,000	\$10,000
Fine Arts	\$20,000	\$50,000	\$20,000
Food Borne Illness Business Interruption Coverage	\$10,000	\$100,000	\$10,000 + \$3,000 advertising
Ordinance or Law (Increased Cost of Construction & Demolition)	\$50,000	Up to the value of the building	\$50,000
Money Orders & Counterfeit Paper Currency	\$10,000	-	Not offered
Outdoor Fences & Walls	\$25,000	\$50,000	\$25,000
Outdoor Signs	\$25,000	\$50,000	\$5,000
Personal Property at Newly Acquired Premises	Up to \$250K	-	N/A
Spoilage	\$15,000	\$100,000	\$15,000
Utility Services Time Element	\$50,000	-	\$35,000
Wine Collection	\$10,000	\$50,000	Not offered



Have questions?

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# Why customization matters in restaurant BOPs

Restaurants aren't cookie-cutter—neither are their risks. A fine dining spot with a six-figure wine cellar has different needs than a 24-hour diner or a fast-casual chain. Rainbow's BOP lets agents tailor coverage with higher limits on what matters most: spoilage, foodborne illness, business interruption, and even wine collections. With customizable add-ons and eligibility for risks with locations in multiple states, Rainbow helps protect every part of the plate—from prep to pour.

## Conclusion

**Rainbow offers stronger limits in the areas that matter most to restaurants—spoilage, foodborne illness, theft, and business income.**



## Recent Win in Texas

We recently helped a multi-concept restaurant group in Dallas secure admitted Property & GL coverage at a competitive price. Their previous coverage came with gaps and uncertainty—our solution provided stronger protection across all locations while simplifying the process for their centralized team. Big win for a standout hospitality operator.



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## Underwriting risks reflective of the real industry

Many carriers say they understand restaurants but Rainbow proves it. We underwrite for how food businesses actually operate today, not an idealized version from decades past. Whether it's a late-night diner, a fine dining spot with a deep wine list, or a fast-growing ghost kitchen brand, we underwrite what others overlook. Our underwriting appetite is built around what's real, relevant, and revenue-generating.

Eligibility Considered	Rainbow	Other Program
New ventures	✓	✗
Fine dining / white tablecloth	✓	✗
24-hour operations with no alcohol	✓	✗
Alcohol sales over 25%	✓	✗
Limited entertainment (live performers)	✓	✗
Quick service / fast casual	✓	✓
Ghost Kitchens	✓	✗
Brew Pubs	✓	✗
Wine Bars	✓	✗
Catering	✓	✗
Casual Dining	✓	✓
Frame/non-sprinklered buildings eligible	✓	✗
Tabletop cooking allowed	✓	✗

## Coverage Is Only Half the Story

Offering strong limits is important—but underwriting appetite is what truly determines whether a risk can be placed. After all, the most robust BOP doesn't matter if your client isn't eligible. That's where Rainbow stands out.

Features and Coverages	Rainbow	Other Program
2 hour underwriting referral responses	✓	✗
Building coverage	✓	✗
Multi-location schedules	✓	✗
Employment Practices Liability	✓	✓
Employee Benefits Liability	✓	✗
Liquor Liability	✓	✓
Cyber	✓	✓
Excess Liability	✓	✓

### Conclusion

**Rainbow was built to support today's hospitality landscape—not restrict it.**

**We bring speed, flexibility, and common-sense underwriting to every quote.**



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**From diners to tasting rooms**

**Rainbow delivers flexible coverage, deep protection, and underwriting that helps you win.**

Ask your Rainbow underwriter how we can help you close your next restaurant risk—with confidence.

Simply email [underwriting@userainbow.com](mailto:underwriting@userainbow.com) and a team member will get back to you in a few days.

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