

RAINBOW

Restaurant BOP

HOURS 8 AM to 8 PM

GET A QUOTE!

www.userainbow.com

THE RAINBOW STORY

Behind every bold restaurant is excellent insurance

Rainbow partners with local agents to serve up hand-crafted policies for almost any business that offers food.

ELIGIBLE RESTAURANTS

Fast food restaurants	New ventures
Cafes	Ghost kitchens
Casual dining	Pizzerias
Fine dining	Wine bars
Sandwich shops	Multi-location schedules



OUR SPECIALS

- ★ A restaurant-focused submission with quote to bind in under 5 minutes
- ★ Quote before getting appointed
- ★ Shareable quotes
- ★ Answer fewer questions at submission
- ★ Customizable optional coverages
- ★ Live chat with Rainbow underwriters
- ★ Restaurant-specific questions for tailored coverage



AVAILABLE LIABILITY COVERAGES

General Liability up to \$1M / \$2M
Liquor Liability up to \$1M / \$1M
Employment Practices Liability up to \$1M
Cyber Liability up to \$1M
Hired & Non-owned Auto up to \$1M

Eligible exposures

\$10M or less in annual revenue	1 to 100+ locations
65% or less in alcohol sales*	New ventures with 3 years prior experience
Less than 250 employees	



Recent Win

Multi-location

Class of business
24 hour Franchise Diner

Sales per location
\$3M

Total TIV
\$47M

Premium
\$515k

AVAILABLE PROPERTY COVERAGES

Up to \$5,000,000 TIV

Building	Business Income
Business Personal Property	Contamination
Tenant Betterments & Improvements	Spoilage
Customizable Property Enhancements	Ordinance & Law
	Utility Services

Eligible exposures

Buildings updated within the last 25 years
Locations within PC zones 1-8
Commercial & limited cooking

*Liquor sales eligibility varies by state