Bring more coverage options to the table for your restaurant customers.

Underwriting | Fast Facts

Target Standard Industrial Classification Code (SIC)	
5812	Eating & Drinking Places (Fine Dining, Full Service (With Wait Staff), Delicatessen, Coffee Shop, Fast Food or Quick Service, Doughnut or Bagel Shop, Ice Cream Shop, Juice Bar, Cafeteria, Buffet, Caterer)

Visit our **Appetite Guide**, accessible through the EBC, for a complete list of eligible classes.

Definition

Maximum Property Values

- $10M per location
- $15M per policy total

Maximum Sales Values

- $15M per location
- $15M per policy total

Payroll: $5M

With more people choosing to eat at home to save money, many restaurant franchise owners are placing greater emphasis on takeout and delivery. That shift can increase the need for the right auto coverage. Restaurant owners are also managing other risks, including workforce shortages and employee safety concerns that can lead to injuries and liability. Let us help you serve up insurance solutions designed to help protect your restaurant customers' business.

What Good Looks Like

What kinds of restaurants have risks we'd underwrite? Those with:

- Franchise operations
- The same ownership for 1-2 years
- Limited delivery
- Hours ending at 12am
- Moderate liquor sales
- No live entertainment
- Newer construction
- No loss frequency
- Standalone building
- Sprinklered building
- Limited deep frying
- Limited happy hour

Spectrum® Business Owner's Policy (BOP) | Optional Coverages

Key Property Coverages

- **Franchise Upgrade** helps pay additional costs a franchisee may incur to upgrade damaged property to franchise standards following a loss covered by the policy. Few carriers offer this coverage.
- **Business Income from Dependent Properties** helps replace lost business income if a third party that a restaurant depends on for a large portion of their income or income generation (e.g., anchor store, customer, supplier or manufacturer) is unable to purchase services or goods or provide products or inventory due to a covered property loss at their location.
- **Spoilage** helps a restaurant owner recover from spoilage of perishable stock (e.g., meat, poultry, fish, dairy products) resulting from the mechanical failure of coolers, refrigerators and freezers. It also covers spoilage due to power failure or contamination by a refrigerant.
- **Food Contamination** helps cover lost income and extra expenses when restaurant operations are suspended by a Public Health Authority due to food contamination. It also helps pay to clean and sanitize contaminated equipment and to replace contaminated food.

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Key Liability Coverages

- **Data Breach** helps pay for first-party response expenses, such as: Crisis management costs, notifying impacted parties, public relations and good faith advertising.
- **Employment Practices Liability** helps cover employment-related claims like discrimination and wrongful termination.
- **Liquor Liability** helps cover those risks with eligible liquor exposures.
- **Umbrella Policy** helps provide a layer of excess liability protection over specifically identified primary policies (e.g., Business Liability coverage, Business Auto policy).

Business Auto

Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.

Workers' Compensation

Maximum Payroll per policy (where used as the rating basis): $5M

- **Broad Form Endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.[1]
- **Billing Options** – Helps your clients manage cash flow.

Digital Services

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

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[1] Not available in all states.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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