

BOP Restaurant Coverage Guidelines



Eligible

Building:

- Updates: buildings over 50 years old if complete renovations have been made to the heating, electrical and plumbing systems within the last 40 years
- Roofing: Asphalt and built-up roofing systems up to 15 years old (20 years if on a 30-year warranty), metal panel roofs up 40 years and clay tile roofs up to 50 years old
- Square footage: up to a max of 7,500 square foot per building
- Height: May occupy up to the bottom 2 stories of a building plus the basement
- ISO Public Protection Classes: 1-7, (8-9 with underwriting approval)*
- Coastal Guidelines: Use the general property coastal guidelines
- Total insurable value up to \$5,000,000 for building and personal property on all construction types except frame. Frame construction up to \$3,000,000 (over \$1,000,000 must be sprinkled)
- Up to 4 locations: More than 4 locations must be submitted for underwriting review and approval
- Cooking appliances that emit smoke or grease-laden vapors covered by an automatic extinguishing system meeting UL300 wet criteria, or equipped with Class K fire extinguishers; must be serviced and cleaned under a current maintenance contract at least once every 3 months for any high volume cooking that creates heavy grease buildup, including any high heat gas or electric charbroiling, woks or more than 2 deep fat fryers; and at least every 6 months for all other type of cooking operations

Operations:

- Annual Gross Revenue: Up to \$5 million per location
- Tenant restaurants are eligible in buildings with habitation as long as the building is joisted masonry or better and fully sprinklered
- 3 years in business or 3 years' experience as an owner or general manager in a restaurant of the same type and size
- Video gaming / gambling limited to 5 machines and up to 5% of total annual gross revenue
- Entertainment: Lite bands with 3 members or less (e.g. jazz trio, acoustic guitar)
- Catering up to 15%
- Gas or electric charbroilers are allowed with an automatic extinguishing system in place

Ineligible

Building

- Over 30% vacant or unoccupied
- Habitation in the building where tenant restaurant is located unless the building is joisted masonry or better, is fully sprinkled and the tenant is required by lease to allow and to comply with AmTrust loss control reviews
- Playground (in or out), sports courts, pools or mechanical amusement devices, including bull rides
- Solid fuel cooking with wood, charcoal or mesquite with the exception of pizza oven

Operations:

- Seasonal operations or those open 24 hours
- Alcoholic beverages brought onto premises by customers (BYOB arrangements), except in New Jersey
- Bars, including sports bar style restaurants, featuring large screen televisions, or any type of security personal, including bouncers
- Buffet style, hibachi or hot pot restaurants or any banquet halls
- Hired and non-owned auto coverage when employees use personal vehicles for delivery or "ride home" service for inebriated patrons
- Dance floors or karaoke
- Drive through or drive through windows with any type of alcoholic beverage sales
- Risks without scheduled maintenance / cleaning / inspection and tagging contracts in place for the automatic extinguishing system
- Risk without scheduled maintenance and service contracts in place for refrigeration systems
- Risk with any liquor violations in the last three years
- Table top or table side cooking

* Subject to additional information and Underwriter approval