



# Restaurant Program

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

Central's Restaurant Program is flexible and can be molded to provide coverage for the property and liability exposures of the restaurant business. We have several valuable endorsements that are available to meet needs that are specific to restaurant operations, and will allow you to package everything into one simple, affordable policy.



Some classes may be eligible for our Small Business Program.



Fulfilling the Promise Since 1876

## Eligible Businesses

Eligible Classes	GL Class	S.I.C. Code
Ice Cream/Yogurt		
– No Alcohol - No Cooking	14401	5812
– With Alcohol - No Cooking	16911	5812
For Restaurants such as Family Style, Fine Dining or Carry-Outs		
– Alcohol less than 30% of receipts	16910	5812
– With No Sale of Alcoholic Beverages		
With Table Service	16900	5812
– With No Sale of Alcoholic Beverages		
Without Table Service - Without Seating	16902	5812

\*\* For restaurants that do not fit any of the above classes, give your underwriter or marketing manager a call to see if they can still assist you in placing your business with us.

## Restaurant Coverage Options

- The Central Premier Plus® offers over 25 enhanced property and crime related coverages in a single, affordable endorsement. The coverage is provided on a blanket basis with available limits of \$25,000, \$50,000, \$100,000 or \$250,000 and applies separately at each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to one coverage or apportioned among several coverage extensions. When the Premier Plus endorsement is attached, Equipment Breakdown coverage is also added to the policy.
- Business Income/Actual Loss Sustained is included at no cost for up to 12 months if sales are less than \$2.5 million.
- Data Compromise and Identity Recovery Coverage is now available as an optional coverage.
- The General Liability Plus (GL Plus) Endorsement provides a number of general liability enhancements in one convenient package at a very affordable price.
- Liquor Liability
- Employment Practices Liability
- Hired and Nonowned Auto Liability

## Underwriting Criteria

Taking the above available classes into consideration, we have a list of criteria to be met. The following is a list of the prerequisites to be considered an eligible risk.

1. In business at current location for at least three years.
2. PC 8 or better.
3. No "chain" or fast food-type restaurants.
4. Maximum of three locations.
5. Annual receipts of not more than \$5,000,000 per location.
6. Restaurant meets Central's Loss Control standards, including NFPA 96 (fire) and NFPA 101 (liability) requirements.
7. Liquor receipts do not exceed 30% of total annual receipts.
8. No dancing, entertainment, amusement devices or happy hour events.
9. Non-Owned Auto coverage not available for restaurants doing food delivery.
10. Insured willing to provide financial statements, if requested.

### Written Premium Companywide – Mainstreet Programs

