

# Businessowners' Policy

## RESTAURANTS

Attune provides coverage to a wide range of restaurants. From fast food to fine dining, you are sure to find the perfect fit. The Attune portal makes it quick to find what is in appetite and simpler to service your policy than ever before; with auto-renewal and paperless direct billing, we're making insurance as easy as it should be.



### Eligibility highlights

- New Ventures are eligible
- Locations can be up to 10,000 sqft

### Account parameters

- \$4.75M per location
- \$9.5M per account
- No more than three claims in the last five years, and no more than \$20,000 total incurred (CAT claims not counted)
- All locations must comply with NFPA 96

### Rating highlights

- Restaurant classes are rated by annual sales
- Documentation reflecting last year's sales and/or projected sales for new ventures may be required

### Coverage highlights

- Business Income from Dependent Properties: \$10,000
- Forty-eight hour time deductible for Business Income
- Stackable limits on enhancement form provided by an ISO base form
- Electronic Data: \$25,000

## Recent big binds from Attune brokers:

Class Code	Premium
Fine Dining – With sales of alcoholic beverages up to 30% of total sales	\$22,485
Fast Food: Delicatessens & Sandwich Shops	\$19,050
Family-style Restaurants – With sales of alcoholic beverages up to 25% of total sales	\$18,103
Fast Food: Cafes	\$9,060

**Top class codes:**

1. Coffee Bars/Shops
2. Fine Dining—with sales of alcohol up to 50%
3. Donut Shops

**Target States:**

1. Pennsylvania
2. New Hampshire
3. Ohio
4. Vermont
5. Delaware
6. Nevada

**Eligibility Overview:****Eligible:**

- Bistros, Brasseries, and Cafes
- Diners
- Family-style Restaurants
- Taverns with Full Kitchen
- Wine Bars
- Fine Dining - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages
- Fine Dining - With sales of alcoholic beverages up to up to 50% of total sales
- Cafes
- Cafeteria Style – Buffet
- Caterers
- Fast food - Chicken
- Concession Stands/Snack Bars
- Delicatessens & Sandwich Shops
- Donut Shops
- Drive-Ins/Service in Car
- Hamburger/Malt Shops
- Hotdog Shops
- Pizza Shops
- Pretzel Shops
- Fast food - Roast Beef
- Fast food - Seafood
- Take Out Only Restaurants - No on-Premises Consumption of Food
- Coffee Bars/Shops
- Ice Cream and Yogurt Stores
- Juice, Health Drink, Smoothie Bars
- Salad Bars

**Ineligible:**

- Open after 12:00 AM
- Applicants using armed security or charge an entrance/door fee
- Bars/nightclubs/Hookah lounge/adult entertainment venues are ineligible
- Live entertainment including but not limited to karaoke, bar games, and dancing
- Tabletop cooking (e.g. Korean BBQ, Hibachi, fondue, hot pot)