

Attune's Businessowners' Policy

RESTAURANTS

Attune provides coverage to a wide range of professional service classes and offices on Main Street, USA. From lawyers to dentists, you are sure to find the perfect fit. With our admitted Accredited BOP, auto-renewal, and paperless direct billing, we're making **insurance as easy as it should be.**



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

Eligibility highlights

- New Ventures are eligible
- Locations can be up to 10,000 sqft
- Removal of employee count limits for the core BOP

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

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	\$22,485
Fast Food: Delicatessens & Sandwich Shops	\$19,050
Family-style Restaurants – With sales of alcoholic beverages up to	\$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

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

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

Target States:

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

- 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

- Live entertainment including but not limited to karaoke, bar games, and dancing
- Tabletop cooking (e.g. Korean BBQ, Hibachi, fondue, hot pot)