



Target Market Product Profile
RESTAURANTS
Commercial Lines

TARGETED TYPES

Locally owned and managed

Liquor receipts under 40 % of gross sales

Roadside diners

American, Italian, German & Greek cuisines

Fire Suppression Systems (ANSUL) are NOT mandatory

Start-up operations addressed with prior food trade experience

Protection class is NOT an issue even on frame restaurants

Mixed occupancies addressed

UNDERWRITING CONCERNS

Live entertainment

"White table cloth" establishments that focus on upscale cuisines

Oriental cooking a problem if excessive use of oils and grease are not controlled

Risks non-renewed, cancelled or refused coverage previously

Loss runs with reserves needed within 60 days to validate rating and acceptance

Financial stability

DRYDEN MUTUAL PROGRAM FEATURES

- URB Special Multi-Peril is used as prime vehicle for coverage. However, Commercial Fire & Liability is used for risks that do not fit package products.
- Rating basis for restaurants is on an area basis for Premises Liability and on a receipts basis for Products coverage. The area used for rating the restaurant should include public access areas along with kitchen and food prep areas.
- No Liquor Legal Liability coverage offered.
- Restaurant Questionnaire must be completed with application.
- ACORD applications accepted.

