

**COLONY INSURANCE COMPANY – COLONY SPECIALTY INSURANCE COMPANY
PELEUS INSURANCE COMPANY**
CONTRACT DIVISION - RESTAURANT - SUPPLEMENTAL APPLICATION

ACORD Application also required - Check all applicable checkboxes below

General Agent:	Date:
Insured:	
Insured Mailing Address:	
Insured's Web Address:	
Insured Contact Name:	Phone Number:

PROHIBITED (check all that apply to your operations)

- Armed security unless an off duty certified policy officer
- Bar/Tavern (including Sports Bars), IF they are a stand alone operation
- Bouncers if more than one
- BBQ / Smoker inside premises
- BBQ pits or smokers within premises or within 100 feet of building
- BYOB (Bring Your Own Liquor)
- Dance clubs, even if food is served
- Gentlemen's club
- Hookah bars
- Hours open are later than 2 AM
- Liquor receipts exceed 30% of combined annual total receipts for food and liquor
- Mechanical Bull
- Open Fire Pits
- Oxygen bars
- Playrooms or playgrounds
- Playrooms or playgrounds for children
- Teen clubs with or without food, with or without dancing
- Valet Parking if done by employees

YEARS IN BUSINESS / EXPERIENCE

- _____ Years in business as the 'Named Insured' indicated on this application
- _____ Years' experience in the operations indicated on this application - Attach resumes if available
- _____ Owners are actively involved in the day-to-day operations
- _____ Years in business at this location(s)

- Has applicant had an insurance policy cancelled or non-renewed in past 3 years? If yes, explain.
(Missouri Applicants - Do not answer this question)

- Applicant in receivership
- Bankruptcy (Chapter 7, 11 or 13) has been filed in past 10 years

RESTAURANT - SUPPLEMENTAL APPLICATION

LOSS HISTORY

- Three years of loss history information provided on ACORD application or attached to this application
- Assault and Battery incident(s) have occurred in the past 3 years

OPERATIONS / EXPOSURES / CONTROLS

Building:

- Apartment units are on the premises & premises owned by the insured. Number of apartments: _____
- Beach, dock, piling, pier or wharf exposures exist
- Building(s) are regularly maintained and are currently in good repair, not in a deteriorating condition
- Emergency lighting in place
- Exit signs in place and illuminated at night
- Fire extinguishers in place as required by local codes and all have current service tags
- Panic bars on all exit doors, all exit doors unlocked during operating hours, exit areas not blocked
- Parking lots, ramps, sidewalks, steps are properly marked, maintained and in good repair
- Premises are currently listed 'for sale'
- Catering off-premises

Cooking:

- Automatic fuel shut-off in place for cooking equipment
- BBQ pits or smokers must be monitored at all times
- Extinguishing system (automatic) protects all grease cooking equipment (or grease vapor producing equipment), ducts and grease filters
 - Cleaning of ducts, exhaust filters and hoods is done by professional, insured, third party service at least semi-annually
 - Manual release for the automatic extinguishing system is located outside of kitchen
- Fryers have auto-temperature-shut-offs, noncombustible barriers & are at least 18" from combustibles
- Open flame cooking with real wood logs, not wood chips (wood chips acceptable)
- Tableside cooking

Dance floor:

If yes, what is the square footage of the dance floor: _____ square feet.

- DJ
- Live bands - describe types of music:

- Other types of entertainment (describe):

Liquor:

- Liquor is served (If Liquor Liability is needed please complete the Liquor Liability Supplemental)
 - After hours exposures exist
 - Happy Hour drink specials
 - ID's checked for anyone looking under 21
 - ID's required for anyone looking under 40**

Off – Premises:

- Catering off-premises
- Delivery of food to customers – phone or text ordering

Parking:

- Parking areas are under the applicant's control
- Valet parking provided by insured's employees
- Subcontracted to insured, third party who provides evidence of Garage Keepers Legal Liability (GKLL) and Auto Liability

RESTAURANT - SUPPLEMENTAL APPLICATION

OPERATIONS / EXPOSURES / CONTROLS (continued)

Rental:

Rental of facilities to third parties. Number of times per year (estimated): _____

Seafood:

Seafood – Raw Percentage of food sales that are raw: _____ %

Security includes:

- Bouncers – Employees Bouncers – Subcontracted
- Central station burglar alarms
- No known history of fights or rowdiness
- Security – third party – off duty peace officers
- Security – third party, insured and providing applicant with additional insured status on their policy

TIPS / TOPS LIQUOR SERVICE TRAINING

Training (TIPS, TOPS or similar) is provided to ALL employees handling liquor

Trash:

Trash disposal includes proper handling of smoking materials (if smoking is allowed). All trash is placed in metal trash bins that are stored away from the building.

SUBCONTRACTORS

- Uninsured Subcontractors are not acceptable.
- Risk Transfer – Subcontractors:
 - Additional Insured – Status granted to you on the subcontractor’s policy
 - Certificates of Insurance - Always obtained from a subcontractor prior to any work being done for you.
 - Limits of Liability - Subcontractors are required to carry limits equal or above your own

EMPLOYEES

- Total Number of Employees (include leased employees): _____

RECEIPTS

Food Only	\$
Liquor Only	\$
Other	\$
Total of Food, Liquor and Other	\$

DISCONTINUED OPERATIONS / DISCONTINUED NAMED INSURED(S):

Discontinued Operations for this application’s Named Insured(s) in the past 10 years. Provide details below:

Operated under a different ‘Named Insured(s)’ in the past 10 years. Indicate the Named Insured(s) and corresponding operations for the Named Insured(s) below:

RESTAURANT - SUPPLEMENTAL APPLICATION

COVERAGE OPTIONS - LIABILITY (check if you would like an optional quote on any of the following)

- Employee Benefit Liability – U058
- Employment Practices Liability Insurance – U817 (Not available in AR, LA, MT, NM, NY, VT)
- High Limits General Liability
- Identity Recovery – i.e. Identity Theft – U651
- Medical Expense Limit of \$10,000 rather than \$5,000
- Stop Gap Liability – U066

COVERAGE OPTIONS - PROPERTY (check if you would like an optional quote on any of the following)

- Building Ordinance or Law (Increased Cost of Construction) – U750
- Equipment Breakdown – U522 & U523
 Property Coverage Enhancement: Bronze – U777C Silver – U777B or Gold – U777A
- Signs (Outdoor) – CP1440
- Water Back Up and Sump Overflow – U548

GENERAL FRAUD STATEMENT (Not applicable in all states.)

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, may be committing a fraudulent insurance act, and may be subject to a civil penalty or fine.

The undersigned is an authorized representative of the applicant and certifies that reasonable inquiry has been made to questions on this application. He/She certifies:

- *The answers are true, correct and complete to the best of his/her knowledge.*
- *They agree to the Privacy and Fraud provisions found in the ACORD-125 (Commercial Insurance Application) and understand those provisions also apply to this supplemental application.*

SIGN AND DATE

PRODUCER'S SIGNATURE	DATE
APPLICANT'S PRINTED NAME	DATE
APPLICANT'S SIGNATURE	DATE