SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Restaurants — Package

All the Restaurant Classes within the ISO•Commercial Lines manual are eligible provided that no more than 50% of the risk's gross receipts are derived from the sale of alcohol. Risks generating more than 50% of their receipts from the sale of alcohol may be eligible for our Bar &•Tavern Product. Liquor liability may be included on most risks

The HIT ZONE – *Our highest hit ratio*

- Gross Receipts do not exceed $1,000,000
- No dance floor
- No bouncers, security or doormen
- No major entertainment
- No alcohol served after 12:00 AM
- In business a minimum of three years
- No losses/claims incurred in the past five years (Liability), three years (Property)
- No building coverage
- No apartments
- If building owner, no other operations in the building
- Property limits of $300,000 or less

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- Gross Receipts do not exceed $5,000,000
- Live entertainment to include dancing, DJ and bands subject to no pyrotechnic displays
- No more than two losses or claims (excluding closed without payment) incurred in the past five years, (liability) three years (property)
- New ventures
- Total insured values are under $600,000 – PC 1-8 and not in our defined coastal territory and not seasonal
- Total Insured values are under $500,000 per location (wind exclusion will apply), not seasonal
- Total insured values are under $250,000 – PC 9-10
- Total insured values are under $200,000 if risk is seasonal
- All cooking areas have approved automatic extinguishing systems and smoke detectors when there are other occupancies in the owned building

PRODUCT ADVANTAGES

- A.M. Best rated A++ carrier
- Ability to add Liquor Liability in most states
- Ability to add Assault & Battery to most risks (except Nevada if open after 4am or Texas)
- Availability of Equipment Breakdown coverage that includes $25,000 food spoilage
- No Liability Deductible
- Inspection costs paid by the United States Liability Insurance Group

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Ineligible Risks

- Risks with off-duty police officers, armed security guards or firearms on premise
- Any mechanical riding devices, moon bounces, trampolines, rock walls, pyrotechnic displays or foam machines
- Any account serving alcohol past the legally allowable time
- Buildings that lack two means of egress from any floor (including basement) having public access
- Bankruptcy by the applicant within the past five years
- Any electrical system with aluminum wiring or knob and tube wiring and/or not connected to circuit breakers
- Any risk without smoke or heat detectors in all public areas, and if applicant is building owner, in all habitational units
- Any risks sponsoring “Teen” or “Under 21” nights, or permit patrons under age 21 in a bar area after 10:00 PM
- Plumbing not completely PVC or copper
- Any prior felony conviction for arson
- If there is another occupancy in building, risks that do not have all deep fat frying appliances protected per NFPA 96 (Automatic Extinguishing System)
- Protection class 9-10 risks:
  - Having annual sales <$150,000
  - In business less than 4 years at insured location
  - Having a change in ownership in the past 3 years
- Risks with a smoker or barbeque pit within 20 ft. of any building (self-contained units such as Southern Pride are acceptable regardless of distance from building) or if located within the building
- Any cooking equipment lacking an in-force cleaning contract

Submission Requirements

- Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.