

Restaurant Program



Coverages Offered:

- All-Risk Property Insurance
- Boiler and Machinery
- Commercial General Liability (including Liquor Liability)
- \$1 million, \$5 million or \$10 million Umbrella Liability (including Liquor Liability)
- Crime Insurance
- Checkroom Liability
- Business Interruption (including Extra Expense)
- Food spoilage
- Off Premises Utility
- Hired and Non-Owned Auto Liability
- Employee Benefits Liability

Territory:

Eligible in NY / NJ / PA

Target Business:

Small neighborhood pubs, delis, family restaurants and “white tablecloth” dining establishments with less than \$2 million in total sales

Minimum Premium:

- \$1,000

Not Eligible:

- Liquor Sales not to exceed 25%
- Fast Food Restaurants or Franchises

- Restaurants with dance floors, bands, dinner theater, doormen /bouncers
- Seasonal exposures (open less than eight consecutive months)

Required Documents:

- PBC Restaurant Application (Available via Web site)
- Acord Application
- 3-5 Years Loss History

For more information contact:

Gary Shapiro

Phone: 516-496-1346

Email: gshapiro@programbrokerage.com

Jonah Aaron Lipin

Phone: 212-338-2983

Email: jlipin@programbrokerage.com

Tom Henderson

Phone: 212-338-2946

Email: thenderson@programbrokerage.com

