

CAPSPECIALTY **RESTAURANT** LIABILITY

CapSpecialty®'s admitted restaurant product, written by Capitol Indemnity Corporation (CIC), provides coverage for family, casual, fast food and fine dining restaurants.

Our focus includes restaurants that are open up to 24 hours per day with no alcohol sales and those with less than 60% alcohol sales that close by midnight.

PRODUCT HIGHLIGHTS

- \$150,000 minimum annual sales required
- Food Truck exposures – NO minimum sales – General Liability and Inland Marine also available
- Assault and Battery coverage included (restaurant risks)
- Property coverage available when packaged with General Liability coverage
 - Property enhancement endorsement available
 - Building coverage available if building is less than 50 years old
- Valet Parkine Liability coverage available

LIQUOR LIABILITY

- Available when packaged with General Liability coverage
- TIP/TOPS training is required for all servers
- Not available in AL, IA, SC, and
- VT. Limited availability in MN

TARGET RISKS

TYPE OF RISK	LATEST CLOSING TIME	ALCOHOL SALES	ELIGIBLE WITH CIC
Restaurant without Alcohol	Anytime	0%	Yes
Restaurant with Alcohol	Midnight	0-60%	Yes
Bars / Taverns / Late Night Restaurants	After Midnight	1-100%	No, only available to be placed with Capitol Specialty Insurance Corporation (non-admitted) after meeting eligibility requirements

SEND SUBMISSIONS TO
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