Restaurant: Classes of Business

Single or multi-location, including franchises, chains or large restaurant groups

Eligible Classes of Business

Classification	Description	
Quick Service / Commercial Cooking	Service	• No table service—order at counter, pay, and wait for food order to be called
	Food Preparation	• the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep
	Examples	• Include hamburger restaurants, fried chicken, sandwich shops*, and pizza* • Common franchises/chains include McDonald's, Taco Bell, Chick-Fil-A, Chipotle, and Panda Express *See Quick Service - Limited Cooking if grills or fryers **not present**
Quick Service / Limited Cooking	Service	• No table service– order at counter, pay, and wait for food order to be called
	Food Preparation	• Cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens). • No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.
	Examples	• Include coffee bars, donut shops, salad bars, ice cream, pizza shops*, sandwich shops* • Common franchises/chains include Starbucks, Subway, Dunkin Donuts, Panera Bread, Crumbl Cookies *See Quick Service - Commercial Cooking if grills or fryers **present**
Full Service / Casual Dining Restaurants	Service and Atmosphere	• Table service– patrons are seated, order, then pay after they are finished • Casual, laidback, friendly atmosphere with affordable prices
	Food Preparation	• May include the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing.
	Examples	• Include family style restaurants, diners, bistros • Common franchises/chains include Applebees, Cheesecake Factory, Chili's, Denny's, Waffle House, Outback Steakhouse, Olive Garden
Full Service / Fine Dining Restaurants	Service and Atmosphere	• Table service–patrons are seated, order, then pay after they are finished by a highly trained waitstaff • Formal and elegant, focus on quality ingredients and careful food preparation, higher priced menu (relative to casual dining) • Maitre'd supervision of waitstaff • Chef supervision of food preparation and kitchen operations • Average customer time spent at least 2 hours or more for dinner
	Food Preparation	• May include the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing.
	Examples	• Common franchises/chains include Del Frisco's, Fogo de Chao, Ruth's Chris, and The Capital Grille
Wine Bars	Service and Atmosphere	• Can include table service or self-service • Extensive list of wines served by the bottle or glass in a relaxed atmosphere
	Food Preparation	• Cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens). • No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.* *See either Fine Dining or Casual Dining if any of these appliances are **present**

Ineligible Classes of Business

Nightclubs and Casinos	Pool Halls	Adult Entertainment
Bars and Taverns without Food Service	Hookah Bars	Mobile Food Vendors

Have questions?
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ilana@userainbow.com (415) 740-4600 www.userainbow.com

Restaurant BOP Companion

Non-admitted single or multi-location, including franchises, chains or large restaurant groups

Carrier

Sierra Specialty Insurance Company
AM Best rating of A- (Excellent), Financial Size Category of XV
NAIC code: 19208

Restaurant Program / Risk Appetite

Exposure / Coverage	Admitted	E&S
Alcohol Sales & Hour	<65% Midnight unless favorable dram shop state	<65% for restaurants, <80% for wine bars and brew pubs 1am unless favorable dram shop state
Bars / Taverns	Ineligible	Very limited appetite
Sports Bars	Limited appetite, approved by referral	Additional appetite based on location
Multi-Location	Available now	Single location only
Defense Costs	Outside the limits	Inside the limits
Prior Losses	<$50k	Reviewed for resolution to circumstances leading to loss
Plumbing / Electric	<25 years	<40 years
Roof	<25 years	ACV for older roofs
Coastal Wind	Limited appetite	X-wind available up to the coast, including Florida
Business Interruption	Actual Loss / up to 72 hour waiting period	Limits purchased / up to 72 waiting period
New Ventures	Some Appetite	Available with appropriate coverage and pricing
Entertainment	Live music OK; Dance Floors not accepted	Live music OK; some consideration for dance floors or dancing
Special Events	Restricted	Limited appetite

Ineligible

Bars without food service	**College bars**	**Near stadiums**	**High foot traffic**
Barcades	**Self serve beer / alcohol**	**Hookah**	

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Beauty & Wellness

Single or multi-location, including franchises, chains or large business groups

Eligible Classes of Business

Classification				
Barber Shops	• May also include beard grooming, hair coloring, and hair and scalp treatments			
Wax Studios	• This includes hair removal via waxing • Laser hair removal is not eligible			
Electrolysis Center	• This classification includes hair removal via electrolysis • Laser hair removal is not eligible • See "Electrolysis" Supplemental Guidelines			
Nail Salons	• Common services include manicure, pedicure, artificial nails, nail art, nail maintenance and removal, and foot massage • See "Eligible Cosmetic Services" list below			
Tanning Salons	• Only service offered include tanning beds and spray tan • See "Tanning Services" Supplemental Guidelines			
Beauty Salons (Hair and additional cosmetic services)	• See "Eligible Cosmetic Services" list below • If any Face/Body services are offered this should be classified as a "Day Spa"			
Day Saps (Face/Body Services and Cosmetic Services)	**Eligible Face/Body Services (Day Spas Only)**	• Body contouring/skin tightening • Body wraps/scrubs • Compression boots • Dermabrasion/derma-planing • Electrolysis • Facials • Infrared/red light therapy • Massage (no standalone), cupping, other related modalities (No Heat/Fire) • Micro-needling up to 2mm depth • Mud/enzyme baths • Peels (excluding medical grade)	**Ineligible Advanced Medical Services**	• Massage using hot stones (fire/heat cupping) • Acupuncture • Bald spot repigmentation • Botox or other injectables • Chiropractic • Dermal fillers • Hormone therapy pellets • IV vitamins • Laser Services (hair removal, skin treatments, etc.) • Medical grade peels • Medical weight loss • Microneedling 3mm or more depth • Microblading • Oxygen therapy • Permanent Cosmetics • Scar camouflage • Tattoo removal • Transfusion/stem cell therapies • Ketamine treatments
	Eligible Cosmetic Services (Day Spas and Beauty Salons)	• Brow lamination • Ear piercing (simple) • Hair cutting/styling/treatments • Lash extensions & lifts • LED teeth whitening • Nail services • Permanent jewelry • Spray tan • Threading • Waxing	**Ineligible Amenities**	• Pools/hot tubs • Whole body cryo saunas
	Eligible Amenities	• Steam Room/Sauna • Soaking/Float Tank • Tanning Beds		
Body Piercing	• Piercing the following locations: Hands or feet; Sides and nape of neck; Area between the eyes on the bridge of the nose; Genitalia • Body modifications (ie: implants, teeth sharpening, etc.) • Permanent cosmetics • Any tattoo services including decorative and removal • Scarring/branding services • Teaching or apprenticeship for new piercers • See "Supplemental Guidelines for Specific Exposures/Services" for "Body Piercing"			
Permanent Jewelry	• Service includes custom fitting and welding of chains around wrists and/or ankles			

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Beauty & Wellness cont'd

Eligible Classes of Business cont'd

Classification			
Health Studios (Instructor Led Classes only)	• Examples include yoga, pilates, barre, etc... • Example franchises include OrangeTheory, F45, etc... • See Health and Fitness Centers supplemental guidelines		
Fitness Centers and Gyms (Classes and Workout Facilities)	• Workout facility with free weights, machines, and cardio equipment • May also have instructor led classes as part of their membership offering • See Health and Fitness Centers supplemental guidelines		
Meditation/ Wholistic Health Center	• Facility that provides integrative services such as meditation, energy healing, and natural therapies to support mental, physical, and spiritual well-being.	**Eligible Services**	• Acupressure • Aromatherapy • Chakra healing • Meditation • Nutrition • Reiki • Salt Caves • Yoga
		Ineligible Services	• Acupuncture • Hypnosis • Massage (See Day Spas Classificiation, standalone massage ineligible) • Naturopathic medicine • Overnight lodging • See Ineligible Advanced Medical Services in Day Spa Section

General Guidelines

Eligible classes may sell retail products, including hair, skin and nail care products or consumable products such as vitamins and supplements **(exception is any sale of vitamins or supplements under the applicant's own label which is ineligible).**	
All barbers, cosmetologists (e.g., hairstylists, manicurists, skin care consultants), aestheticians, electrologists, massage therapists, body piercers, tanning operators, etc. must be licensed per state/local requirements and in good standing	
Must be compliant with all CDC/Health department codes and/or regulations.	
The following are ineligible:	• Standalone massage therapy or operations where it is the primary focus • Childcare services or children's playgrounds • Any history of sexual misconduct, sexual abuse, harassment, or involvement in providing sexual services for a fee or otherwise by the applicant or any employees
No cancellation or non-renewals in the past 5 years for:	• Fraud or misrepresentation, • Excessive claims, or • Bodily injury or death claims
No current or prior bankruptcy	
Claims:	• < 4 property and liability claims in the past 3 years • < 2 CAT losses in the past 5 years • < $50k incurred in the past 3 years (exception for single weather related loss with no ongoing concern)

Beauty & Wellness cont'd

Property Guidelines

No building coverage if more than 40% vacant
No building coverage if roofing over 20 years old (if metal roof in good repair, can be up to 30 years old)
No Protection Class 9 or 10

Supplemental Guidelines for Specific Exposures/Services:

Classification	Description
Soaking/float tanks	• Chemicals are stored in secure area inaccessible to patrons • Formal maintenance procedures • Flooring in good repair with non-slip surfaces and wet surface warnings
Saunas and steam rooms	• Time should be limited for each individual • Pregnant women and people with known cardiovascular problems should not be permitted • Employees should check on clients to ensure they are not experiencing any physical discomfort or pain
Electrolysis	• All needles must be single-use, pre-sterilized and disposable with yellow or red sharps disposal containers readily accessible • A fresh pair of medical grade disposable gloves must be worn during each treatment • No hair removal from mucous membranes, such as nostril hair, or from moles • Clients must sign a consent form explaining: a. That electrolysis does not produce immediate permanent results, b. That the client must follow the treatment schedule, c. That the procedure will cause slight discomfort, and d. That there might be slight swelling and reddening
Body piercing services	• Clients must sign consent forms and provide valid identification verifying that they are of age a. Signed parental consent forms are required for ear piercings for minors b. Body piercing for minors (other than ears) requires the presence of the parent or guardian during the piercing c. Genital body piercing is forbidden on all minors • Written aftercare instructions must be provided • Piercings shall not be performed on persons that are visibly intoxicated • New and healing piercings may use jewelry made of: surgical stainless steel, gold, niobium, or titanium a. Sterling silver should only be used in healed earlobe piercings • Autoclave sterilization required for non-single use instruments that penetrate the epidermis • A fresh pair of medical grade disposable gloves must be worn during each piercing session • Piercing guns only allowed to be used on earlobes
Tanning services	• No self-service • Required documentation prior to tanning: a. Tanning application including waiver of liability b. Photo identification c. Parent or guardian consent for persons under 18 years of age d. Acknowledgement of the following warnings: i. Failure to use eye protection may result in permanent damage to the eyes ii. Overexposure to ultraviolet light causes burns iii. Repeated exposure may result in premature aging of the skin and skin cancer iv. Abnormal skin sensitivity or burning may be caused by reaction of ultraviolet light to certain foods, cosmetics or medications v. Persons taking prescription or over-the-counter drugs should consult a physician vi. Pregnant women should consult their physician prior to tanning vii. Persons with skin that burns easily and never tans should avoid a tanning device viii. Persons with family or past medical history of skin cancer should avoid a tanning device e. Staff should provide Fitzpatrick scale for skin types f. Logs kept for all visits and length of exposure • Third party maintenance contractors utilized • Eye protection required and is to be supplied without charge • Beds to be sanitized between each use • Minimum time between tanning is at least 24 hours

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Available Liability Coverages

Coverage	Maximum limit
General Liability	$1,000,000 / $2,000,000 ($2M / $4M can be requested via referral)
Liquor Liability	$1,000,000 / $1,000,000
Cyber Suite Coverage	$1,000,000
Employment Practices Liability	$1,000,000
Hired and Non-Owned Auto*	$1,000,000
Professional Liability (Beauty & Wellness only)	$1,000,000 / $2,000,000

*HNOA is intended for incidental use only, e.g. an employee using their own vehicle to run an errand. Self delivery or catering operations are not eligible for HNOA.

Liability Exposures

Eligible Exposures	
Single and Multi location available	Less than 250 employees per location
Operating multiple locations under same entity permitted with designated premises limitation	New ventures with 3 years prior experience
Over 35% alcohol sales requires referral Over 50% alcohol sales requires Assault or Battery buyback Over 65% ineligible	Catering
Ineligible Exposures	
Happy hour after 8pm	Operations between midnight and 5am if alcohol is served
Alcohol service over two hours after food service ends	Alcoholic drink specials under $4 (**exceptions can be considered**), buy-one-get-one offers, complimentary drinks, or all-you-can-drink specials
Amusement devices or activities (e.g. mechanical bulls, ax throwing, darts...)	Live concerts with 3 or more performers (**exceptions can be considered for light background music without dancing**)
Hosting special events beyond standard in-house promotions (e.g. street fair, block party)	Dance floor
Cash only businesses	Hookah

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Available Property Coverages

TIV Capacity (Higher limits can be considered by referral)

Commercial Cooking	Sprinkler	Frame & Joist Masonry	All Other Construction Types
Yes	No	$2,000,000	$3,000,000
Yes	Yes	$2,500,000	$3,500,000
No	No	$3,500,000	$4,500,000
No	Yes	$4,500,000	$5,000,000

TIV includes building, business personal property, and tenants improvements and betterments.

Additional Coverages Available

Coverage	Maximum limit		
Spoilage	$100,000	Utility Services Time Element	$50,000
Sewer Backup	$50,000	Employee Dishonesty	$100,000
Outdoor Signs	$50,000	Food Borne Illness Business Interruption	$100,000
Outdoor Fences and Walls	$50,000	Dependent Properties Business Income	$100,000
Contamination Shutdown	$100,000	Fine Arts	$50,000

Property Exposures

Eligible Exposures and Mandatory Risk Mitigation	
No restriction on building age if adequately updated	
Building updates	• Electrical and plumbing in last 25 years • Non-metal roof last 20 years • Metal roof last 30 years
UL 300 compliant AES and NFPA 96 Ventilation (Restaurants)	
Frequency of inspecting/cleaning hoods, grease removal devices, fans, and ducts	• Not applicable for limited cooking or non-restaurant classes • Commercial cooking at least semi-annually • Commercial cooking with Wok or Charbroiling at least quarterly • Commercial cooking with Solid Fuel at least monthly
Maximum restaurant occupancy over 300 requires fire alarm	

Ineligible Exposures	
Any structural remodeling or renovations projects during the policy term	Protection class 9 and 10
Over 6 deep fat fryers	Building coverage for properties listed on the historical registry
Building coverage that includes residential occupancy (exceptions can be considered)	

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Customizable BOP Coverages

Rainbow's Businessowners' Policy is available with our Primary or Premier suite of coverages. Agents can select increased limits for many of these coverages, tailoring the policy to exactly what the policyholder needs. We also offer a selection of competitive add-on coverages like EPLI and Assault & Battery.

Coverage	Primary	Premier
Accounts Receivable	$5,000	$25,000
Back Up of Sewers or Drains Customizable	—	$5,000
Business Income and Extra Expense / Period of Restoration	18 months	18 months
Contamination Shutdown Customizable	—	$10,000
Electronic Data Processing	—	$10,000
Employee Dishonesty Customizable	$1,000	$10,000
Equipment Breakdown	Optional	Included
Media and Records	—	$2,500
Medical Expenses	$5,000	$5,000
Money and Securities	$2,500	$5,000
Off Premises Personal Property	$5,000	$10,000
Ordinance or Law Customizable	—	$10,000
Outdoor Fences and Walls Customizable	—	$5,000
Outdoor Signs Customizable	—	$10,000
Outdoor Trees, Shrubs, and Plants	$2,500	$5,000
Spoilage Customizable	$2,500	$25,000
Tenant's Liability Customizable	$75,000	$250,000
Utility Services / Time Element Customizable	—	$10,000
Valuable Paper and Records	$5,000	$25,000
Wine Collection* Customizable	N/A	$10,000

*Applies to restaurants only

Optional Add-ons	Custom Limit
Cyber	Up to $1,000,000
Employee Benefits Liability	Up to $1,000,000
Employment Practices Liability	Up to $1,000,000

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Excess Liability (XS) Program Highlights

Most risks that are eligible for Rainbow's BOP will also qualify for XS. A Rainbow underwriter will review the account and work with the agent to deliver a quote. To see if XS is live in your state, please visit **www.userainbow.com/availability**

Coverage	Available XS Limits	Minimum Underlying Limits
Excess General Liability	$3M Each Occurrence $3M General Aggregate	$1M Each Occurrence $2M General Aggregate
Excess Liquor Liability	$1M Each Common Cause $1M Aggregate	$1M Each Occurrence $1M General Aggregate
Excess Commercial Auto Liability	Not available	Not available
Excess Hired & Non-Owned Auto Liability (Incidental Only)	Included in General Liability	$1M Each Accident
Excess Employers Liability	Included in General Liability	$500,000 Per Accident $500,000 Per Disease $500,000 Per Employee
Excess Assault & Battery	$1M Each Common Cause $1M Aggregate	$1M Each Common Cause $1M Aggregate
Excess Professional Liability	$1M Each Common Cause $1M Aggregate	$1M Each Common Cause $1M Aggregate

The following exposures must be referred to Rainbow UWing for special acceptance

Risks that sublease as a ghost kitchen	Risks with children's playgrounds
Risks with building that includes residential occupancy	Risks with Alcohol over 35% of total sales
Risks with Total Rev > 2M	Risks that perform any massage therapy
Risks with any liquor license violations in the last 3 years	Risks that have tanning beds

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Contact Rainbow

Ilana Gordon

Regional Sales Manager

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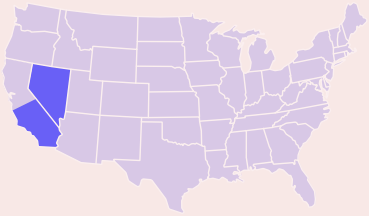

Underwriting

Working on an account? Contact our underwriting team directly.

underwriting@userainbow.com

888-727-2462 x3

Policy services

Let us help you with billing, add/drop users, endorsements, and other customer service.

service@userainbow.com

888-727-2462 x1

Claims

Fill out our [claims form] to report a claim. Contact us for help or to follow up on a claim.

claims@userainbow.com

888-727-2462 x2

Loss runs

Need a loss run? We'll get it to you fast.

lossruns@userainbow.com

888-727-2462 x1

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