

RESTAURANT

Appetite Guide

Your quick guide to quoting with confidence.

The Rainbow Appetite Guide covers eligibility, coverage options, and underwriting criteria for Restaurant risks—plus key limits, guidelines, and team contacts to help you grow your business with Rainbow.

RAINBOW

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	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 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



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	



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



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)	

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



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



Contact Rainbow



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



Agency Support & Sales

Contact our Sales team to finalize your appointment, add a state or learn more about Rainbow.

sales@userainbow.com

888-727-2462 x4



Address

Rainbow MGA Insurance Agency, Inc.

447 Sutter St

Ste 405, PMB 114

San Francisco, CA 94108