

## BEST'S HAZARD INDEX

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## SIC CODES AND CLASSIFICATIONS

5812	Eating Places
5813	Drinking Places (Alcoholic Beverages)

## NAICS CODES AND CLASSIFICATIONS

72211	Full-Service Restaurants
72241	Drinking Place (Alcoholic Beverages)
722211	Limited Service Restaurants
722212	Cafeterias

## ISO CODES AND CLASSIFICATIONS

## RELATED CLASSIFICATIONS

[Bands and Orchestras](#)

[Bars, Taverns, Cocktail Lounges and Nightclubs](#)

[Catering](#)

[Fast Food Restaurants](#)

[Hotels, Motels and Conference Centers](#)

[Automobile Parking Facilities](#)

## RISK DESCRIPTION

In the past, dining out was considered a luxury reserved for weekends or special occasions. Today, due to the busy schedules of two-income working households, going out to eat has become a convenience. More families and working couples are going out to dinner during the week, whether it's to an upscale restaurant for fine cuisine or simply to a fast food establishment for burgers and fries.

The restaurant industry has continued to grow because patrons enjoy a variety of cuisine paired with service. Facilities range from the most elegant restaurants - which include sit-down service, long and varied menus, and possibly entertainment - to self-service cafeterias; from rooftop garden restaurants to sidewalk cafes; from family-style restaurants with American cuisine to those featuring foods of other national origins; from roadside diners that remain open 24 hours a day to take-out establishments. Restaurants may offer alcoholic beverages or have bars or cocktail lounges on the premises where customers may relax while they are waiting for a table. Singers, pianists, organists, or other entertainers are employed in some establishments, and occasionally a full theatrical production will entertain patrons in others.

Restaurants may be housed in a variety of structures ranging from older buildings originally designed for other purposes to large, modern facilities constructed with the insured's needs in mind. Some restaurants are housed in freestanding structures, while others may be located in strip malls or multi-storied buildings. A large number of restaurants can also be found in hotels and airports. The typical layout of a restaurant will include a dining area, which may be divided into smoking and non-smoking sections, a waiting area for diners, a kitchen, an office, and restrooms. The kitchen area will generally contain commercial grade appliances such as stoves, ovens, and refrigerators. There will also be a dishwashing area and a pantry for the storage of dry goods. Some restaurants may provide live entertainment and will have a stage and dance floor.

Many restaurants will have a bar on the premises where patrons can relax while waiting to be seated. These bars will serve a variety of beverages including beer, wine, and mixed drinks. Some restaurant bars are popular hangout spots for patrons who wish to watch sporting events while drinking and eating. A restaurant must have a liquor license in order to have a bar on the premises. Restaurants that do not have a liquor license may offer patrons the option to bring their own alcoholic beverages.

Some restaurants offer off-premises catering services, or may rent out the facility for special events such as weddings, bar mitzvahs, or bridal showers. For establishments that specialize in catering, see the Catering classification.

As the number of restaurants has increased, the industry has become highly competitive. In order to attract more patrons to their businesses, many restaurants have started advertising on television and radio. Many also offer special promotional coupons.

The restaurant industry provides work for nearly 8% of those employed in the United States. Employees

work as chefs, managers, bartenders, waiters and waitresses, hosts and hostesses, dishwashers, and buspersons. Many restaurants will typically have a general manager who is in charge of inventory and accounting, and works with the head chef in creating new menu items. There may also be several assistant managers who supervise the staff. Assistant managers will generally be responsible for creating work schedules for the restaurant employees. Most restaurants have a head chef who is in charge of all kitchen operations, and several assistant chefs who may be assigned to specific food preparation stations, such as the pantry, grill, or dessert area. Waiters and waitresses take restaurant customers' orders and provide food and beverages to them. Besides waiting on customers, waiters and waitresses may also have other duties, such as seating customers, preparing coffee, cleaning tables and disposing of trash. Some restaurants provide live entertainment and may hire musicians or actors to perform.

Restaurant employees often work late at night. Most restaurants are open 11 a.m. to 11 p.m. Sunday through Thursday and will remain open until 12 a.m. or later on Friday and Saturday nights. Some restaurants open only for dinner and some may close on Mondays. It is difficult for a restaurant to determine the number of diners that will visit on any given night. Often, the restaurants will employ a reservation system to help them estimate the number of diners. Restaurants will do most of their business on the weekends when many people choose to go out for dinner.

Although the industry appears to be going strong, recent outbreaks of foodborne illnesses such as *Escherichia coli* (E.coli) and salmonella have caused some patrons to be cautious about ordering certain menu items such as beef, chicken, and shellfish. The restaurant industry is required to take severe precautions and adhere to strict government guidelines when storing or preparing food items. All fresh shellfish must be tagged with a Food and Drug Administration (FDA) National Shellfish Safety Program tag, showing that it had been harvested from approved waters. All meat, poultry, and fish should be checked that they are at their proper temperature of 41° F or below upon delivery. Raw foods should be separated from other food items and be stored on an open and clean shelf in a walk-in cooler. For more information on food safety guidelines, see the Product Liability and Completed Operations section of this classification.

One industry development is a focus on the dietary concerns of a large number of Americans. Many patrons have recently become very health conscious. As a result, new vegetarian restaurants have surfaced throughout the country and menus are now featuring healthy, low-fat, and/or grilled items. However, the FDA has set standards for claims such as "low fat" or "heart healthy" made on restaurant menus to ensure that patrons are getting what they order. Restaurant owners must be able to demonstrate that their menu items meet these health-related claims. A restaurant may list nutrition information for their customers directly on the printed menus or in a notebook the diner may reference.

Theme restaurants featuring movie, sports, and music memorabilia have gained popularity in the United States over the past few years, and are growing to include tableside Internet access as well as comic book and stock car racing themes.

## **MATERIALS AND EQUIPMENT**

Food, soft drinks, and alcoholic beverages.

All types of cooking, baking, and serving equipment; glassware and dishes.

Ranges; refrigerators and freezers; ovens; grills; open-hearth broilers; deep-fat fryers; toasters; coffee urns; warming tables; ice makers; infrared lights; microwave ovens.

Dishwashers; garbage disposal units; trash compactors.

Tables, chairs; linens; art objects; stools; counters; rolling carts.

Office equipment and furniture; computer hardware and software.

Audio and lighting equipment; dance floors; sound systems.

# NARRATIVE LINES OF BUSINESS

## *Automobile Liability*

**Exposures:** Traffic congestion. Inclement weather. Travel on poorly maintained or unfamiliar roads. Time constraints. Youthful operators. Nonowned vehicles. If the insured offers valet service, damage to property or injury to bystanders can occur. (If the insured offers delivery, this exposure will be greater due to frequent travel.)

### **On-Site Inspection:**

Vehicles - number; age; type; condition

If the insured provide valet parking, is there a valet station on the premises? Are all car keys placed in a secure locked box that only employees have access to?

Vehicles kept in a well-lit, fenced parking lot and parked in an area away from the customers' vehicles

### **Items to Investigate:**

Are the insured's vehicles owned or leased?

Do employees ever use personal vehicles for business purposes?

Frequency of travel and radius of operations

Are deliveries made to local areas within a 5-10 mile radius?

Does the insured deliver to urban or rural areas?

Are deliveries promised within a particular amount of time?

Are drivers ever required to travel during hours of darkness?

Drivers - ages; training; experience; MVRs; certificates of insurance

Do all employees make deliveries?

Driver safety program in place

Are the valet attendants employed by the restaurant, or does the insured contract this service out?

Valet drivers have valid licenses, proof of insurance, and tested to show proficiency in driving a vehicle with a manual transmission

Are the insured's vehicles regularly inspected and serviced by qualified mechanics?

Does the insured contract out all vehicle maintenance services? What are the training and experience of the insured's service personnel?

Employees not permitted to perform repairs or assist in the repair of the insured's vehicles

## *General Liability*

**Exposures:** Large concentrations of people. Slips, trips, and falls. Burns from dropped or spilled food or beverages. Cuts may be caused by broken glasses or chipped dishware. Death and injury caused by a fire is the most serious exposure. Crowded tables and dim lighting on the premises may exacerbate the exposures. (If the insured offers tableside cooking, this exposure will be greater. Patrons could receive burns from hot cooking oils and flaming dishes. Alcohol or propane burners used to heat skillets on a movable cart may explode. Tableside chefs may entertain customers by juggling knives and other sharp instruments, which creates the potential for serious lacerations or cuts.)

**On-Site Inspection:**

Layout of the premises

Is the restaurant's maximum capacity posted?

Are escalators, elevators, or stairs used to attain access to other floors?

Stairs - well lit; equipped with non-slip treads and with sturdy handrails

Compliance with the NFPA's Life Safety Code concerning number, size, and arrangement of exits

Are emergency exits marked and well illuminated?

Emergency lighting available to guide exiting individuals

Does the building have working smoke and fire alarms?

Are the premises protected by a sprinkler system?

Have "Employees Only" signs been posted in areas that are off limits to patrons?

"No Smoking" signs posted in areas where smoking is prohibited

If smoking is permitted, are ashtrays on all tables in the smoking section and emptied frequently into self-closing, fire-resistant receptacles?

Electrical equipment - wires in good condition; properly grounded and NRTL-listed; equipped with circuit breakers

Level of housekeeping - telephone and other electrical cords and cables routed away from doorways and walkways; adequate space between tables to allow servers and customers to move freely

Floors - free of debris and carpets firmly tacked down

What is the quality of lighting in the restaurant?

Does the restaurant have a bar?

Does the restaurant provide entertainment and a dance floor?

Furniture - age; type; condition

Is furniture sturdy, free of splinters, with no protruding nails or screws?

Are swivel chairs and/or bar stools in good condition and properly assembled? Are they permanently anchored to the floor?

Signs posted warning patrons that microwaves are being used

Glass properly etched or marked to prevent patrons from walking into the clear glass

Outdoor premises - well lit; sidewalks and parking lots free of debris, cracks, and potholes

Parking spaces clearly marked

Are exit and entrances clearly marked to permit smooth traffic flow?

First aid kits located throughout the premises

**Items to Investigate:**

Hours of operation

Are regular maintenance checks of elevators and escalators performed? If so, is this service contracted out?

What are the elevator contractors' training and qualifications?

Is there an emergency power source for the elevators and escalators to continue functioning during a power failure?

Does the insured have a liquor license, or do they offer patrons the option to bring their own alcoholic beverages?

Average and maximum daily numbers of visitors to the premises

What is the restaurant's maximum capacity? Is the maximum capacity enforced?

Are employees instructed in the proper evacuation procedures?

Does the insured conduct regular fire drills and emergency evacuation procedures?

All alarm systems tested and inspected on a regular basis

Smoking policy

Wiring in compliance with NFPA Code 70

Trash taken out on a regular basis

Are worn, torn, or loose floor coverings repaired or replaced promptly?

Spills cleaned up promptly; "Caution - Wet Floor" signs placed nearby

Is the insured in compliance with NFPA standard 96, which states exhaust systems shall be cleaned to bare metal at frequent intervals?

Are wet chemical fire suppression systems used where kitchen appliances, such as deep fat fryers, griddles, and broilers, are present?  
Have all employees been trained in how to administer the Heimlich maneuver to choking victims?  
Is extinguishing equipment under a service contract?  
Maintenance program for furniture and furnishings  
Are waiters and waitresses instructed how to properly carry trays and dishes? Do waiters and waitresses warn customers that plates are hot?  
Glasses and dishes inspected for chips and cracks before being used  
Does the insured offer tableside cooking? If so, do carts ever block aisles or passageways?  
Employees trained in proper first aid methods  
How is decorative memorabilia secured to prevent it from falling?  
Does the insured ever host or rent the facilities for events, such as private parties, banquets, or wedding receptions, that may draw large crowds? If so, are the insured's employees responsible for crowd control?  
What is the insured's financial condition? How have the insured's standards for food quality, maintenance, and housekeeping been affected over the last few years?  
Is the building owned or leased?  
Have arrangements been made for the prompt removal of ice and snow?

### ***Product Liability and Completed Operations***

**Exposures:** Tainted or spoiled food due to age, contamination, improper storage, or incorrect temperature controls. Foreign objects in food. Uncooked or undercooked food. Food poisoning due to unsanitary conditions. Foodborne illnesses. Allergic reactions.

#### **On-Site Inspection:**

Storage containers properly marked and covered  
Raw foods separated from other food items and stored on a clean shelf space in the walk-in cooler  
Foods stored in airtight containers to avoid dripping onto other foods  
Raw food preparation separated from other preparation areas to prevent cross-contamination  
Are separate preparation areas used for hot and cold foods? Does each food preparation area have its own sanitized equipment?  
Does the insured use separate cutting boards for meats, vegetables, and dairy preparation? Are they wood or metal cutting boards?  
Hand-washing sinks easily located and separate from food preparation sinks  
Policy regarding proper hygiene is posted  
Signs posted in the restrooms stating that all employees are required to wash their hands  
If the insured offers vegetarian dishes, are they marked on the menu?

#### **Items to Investigate:**

Management's attitude toward cleanliness and proper cooking techniques  
Are all foods checked thoroughly before being prepared and cleaned if necessary?  
Has the insured ever been cited for a violation of local Board of Health regulations?  
Insured's financial condition; length of time in business  
What methods does the restaurant use to track food's shelf life? Is it a color-coding system?  
Does the insured prepare such foods as beef, poultry, and shellfish?  
Are only shellfish tagged with a FDA National Shellfish Safety Program tag accepted?  
Are meat, poultry, and fish delivered and stored at 41° F or below?  
Employees trained in proper hygiene methods

Are proper room temperatures maintained in all food preparation areas?  
Proper ventilation provided in hot food preparation areas, utensil washing areas, garbage areas, and toilet areas  
All kitchen hoods approved by the NFPA and provide the proper amount of exhaust recycling in cubic feet per minute (cfm)  
Are dishes and utensils washed by hand or in a dishwasher? Is there an adequate supply of hot water to ensure that all dishes are sanitized?  
How often are the premises sprayed for pests?  
What types of chemical are used by the pest control service?  
How does the insured prevent food and dishes from coming into contact with pesticides and other chemicals?  
Are employees designated cleaning duties?  
Floors swept and mopped at the end of every shift  
Garbage emptied daily and containers washed and sanitized at the end of every shift  
Does the wait staff clean the area around the table and place fresh linens on tables after patrons depart?  
Are kitchen counters and walls washed down at the end of the night?  
All employees wear clean uniforms during each shift and food prep workers wear hairnets  
How long has the insured been dealing with the same food suppliers?  
Are supply shipments always checked for quality?  
Food immediately refrigerated upon delivery  
Does the insured list any items on the menu as being "low fat" or "heart healthy"? How does the insured back up these statements?  
Employees informed of the ingredients in all menu items  
Does the insured provide a carryout service? If so, is the food sent out in covered containers? Is the food a type that may spoil quickly? How is food handled to prevent it from getting cold or spoiling?  
Are patrons instructed on the proper method of reheating particular dishes?

### ***Workers' Compensation***

**Exposures:** Slips, trips, and falls. Cuts and lacerations. Falls from ladders. Burns. Strains and sprains from lifting heavy trays, stacks of plates, and boxes. Injuries from popping corks, defective carbonated beverage bottles, and over-pressurized, exploding kegs. Robbery attempts. If the insured offers delivery, workers may be at risk from vehicular accidents. (If the insured provides entertainment, some entertainers will work on a freelance basis and may not be covered under Workers' Compensation.)

#### **On-Site Inspection:**

Layout of the premises  
Level of housekeeping - aisles free of clutter; electrical cords routed away from doorways, hallways, and aisles and covered  
Are floor surfaces that tend to get wet, such as behind the bar, covered with nonslip mats?  
Have floor drains been installed in areas where water or waste can collect?  
Kitchen areas - adequate aisle space, especially around stoves; adequate lighting  
Are walk-in freezers or cold storage boxes equipped with a pass-type latch that can be opened from the inside, even if they have been locked from the outside?  
Kitchen equipment - number; type; age; condition  
Trash compactors equipped with a safety device that renders them inoperable when the unit is open  
All electrical equipment or appliances located behind the bar - NRTL-listed, properly grounded, and designed for use in wet areas  
First aid kits provided



**Items to Investigate:**

Employees - number; age; training; duties; experience

Hours of operation

Have servers passed a Training for Intervention Procedures by Servers of Alcohol (TIPS) course that teaches them how much alcohol certain people can handle based on their body size and how to "cut off" those who have passed their limit?

Spills cleaned up immediately

Trash collected and disposed of daily

Broken glasses or bottles cleaned up immediately

Floors and floor coverings - swept or vacuumed daily; ripped or torn floor coverings repaired or replaced immediately

Workers trained in proper lifting techniques

All knives kept in drawers or racks when not in use

Have employees been trained in the proper use of kitchen utensils?

Cutting equipment (e.g., the meat slicer) - properly stabilized; equipped with safety guards; operated by experienced workers only

Employees required to wear metal wire mesh gloves when using or cleaning cutting equipment

Are employees trained how to properly carry trays and hot dishes and to warn other employees when they are near with hot dishes or heavy trays?

Cooks required to use padded mittens while handling pots and other heated kitchen equipment

Are microwave oven door seals in good repair to prevent radiation leakage? Are they well maintained and tested on a regular basis?

Metal-alloy solid heating rods (i.e., cylinders that absorb heat from a lamp that is a safe distance away and radiates that heat over the food) used to keep food warm instead of infrared lights, which may shatter

Has the insured followed manufacturers' instructions for assembling and maintaining equipment?

Have proper electrical requirements established by manufacturers been met? Are receptacles the correct type and rated for the proper voltage/ampereage required by the equipment?

Does the restaurant provide tableside cooking?

Are propane- or alcohol-fueled burners checked before any tableside cooking begins?

Are employees instructed how to handle unruly customers? Are untrained employees not permitted to handle difficult customers, but rather, told to inform the restaurant manager?

Does the insured ever host or rent the facilities for events, such as private parties, banquets, or wedding receptions, that may draw large crowds? If so, are maximum occupancy limits followed? Who is responsible for crowd control?

Employees trained in how to protect themselves during a robbery attempt

How are employee shifts scheduled? Are workers given periodic breaks?

Does the restaurant provide entertainment? If so, are entertainers restaurant employees, or are they independent contractors?

## ***Crime***

**Exposures:** Operating late at night. Considerable amounts of cash on the premises. Robbery attempts. Stocks of liquor and expensive meats will present an additional exposure. Employee dishonesty.

**On-Site Inspection:**

Cash registers and cashiers positioned in areas within view of patrons and other employees

Valuable liquors stocked behind the bar in a secured stockroom and meats stored in a locked refrigerator

Central-station alarm monitoring system



All doors equipped with double-cylinder, deadbolt locks; all windows equipped with tamperproof locks  
Does the insured have a surveillance system installed?

**Items to Investigate:**

Average and maximum amounts of cash on the premises daily  
Are all checks stamped "For Deposit Only" immediately upon receipt?  
Employees trained in the proper check and credit card verification procedures  
Do the managers keep only a minimal amount of cash in the register?  
Servers do not display money openly since it may increase the chance of theft or robbery  
Is there always more than one employee at the cash register?  
Are employees trained on what to do if a robbery happens? Are they instructed to hand over the money and never attempt heroics?  
Hours of operation  
Once the restaurant has closed, doors locked and employees instructed not to let anyone into the restaurant  
Restaurant monies stored in an NRTL-listed, time delay safe until deposits can be made  
How often are bank deposits made? Are they staggered so as to not suggest a pattern?  
Do restaurant employees make deposits, or is an armored car service used?  
Are strict inventory controls in place? How often is inventory taken?  
What is the insured's screening process for potential employers? Are references checked?  
Periodic and unannounced financial audits conducted  
Who is in charge of check disbursement and salary distribution?  
Are bookkeepers and accounting personnel encouraged to take vacations in at least one-week increments?  
Who has access to the insured's safe?  
Is access to stockrooms limited to authorized personnel only? Who has access to the insured's stockrooms?  
Response time of the local police

***Fire and E.C.: Property***

**Exposures:** Ignition sources include malfunctioning equipment, wiring, smoking, lit candles, ammonia leaks, alcohol, and overheated motors in refrigeration or air conditioning units. If the insured offers tableside cooking, flaming dishes, propane-or alcohol fueled burners, will be additional sources. Fire load will consist of grease, packaging materials, furniture, decorations, food and liquor. Moral hazard. There is a strong possibility that the insured could experience a total loss if a fire takes place.

**On-Site Inspection:**

Building - age; type; construction; condition  
Buildings that share a roof or wall with other occupancies protected by firewalls that extend to the ceiling  
Layout of the facility  
Are metal hoods equipped with noncombustible hood filters and explosion-proof lights?  
Grease traps located on grills  
If the insured utilizes candles, are they in stable, semi-enclosed containers?  
If smoking is permitted, does the insured provide ashtrays to patrons?  
"No Smoking" signs posted in all areas where smoking is prohibited  
Wiring and electrical equipment - age; type; in good condition; properly grounded; NRTL-listed  
What type of refrigerant does the insured use?  
Ammonia-based refrigerants, along with other combustibles (such as, certain cleaning solvents), stored away from ignition sources  
Paper products such as napkins, coasters, and paper plates stored away from ignition sources

Decorations placed away from possible ignition sources, such as lights or electrical equipment that may generate significant amounts of heat  
Does the insured have an automatic sprinkler system installed?  
Are wet chemical fire suppression systems used where kitchen appliances, such as deep fat fryers, griddles, and broilers, are present?  
Class ABC fire extinguishers - age; type; number; annually tagged and inspected; located throughout the premises

**Items to Investigate:**

What are the average and maximum values exposed to loss?  
Exposures presented by adjacent occupancies  
Are building materials fire-resistant?  
Has the structure been modified properly for restaurant use?  
Compliance with NFPA standard 96  
Is extinguishing equipment under a service contract?  
Does the insured regularly clean the hoods, ducts, filters, deep-fat fryers and fans in the kitchen?  
Smoking policy  
If smoking is permitted, are ashtrays frequently emptied into self-closing, fire-resistant receptacles?  
All wiring and electrical equipment inspected periodically and serviced by licensed electricians  
Compliance with NFPA 70, National Electrical Code and NFPA 70B, Recommended Practice for Electrical Equipment Maintenance  
Refrigeration systems regularly checked for leakage  
Is cardboard removed from the premises as soon as possible?  
All decorations made of non-flammable or fire-resistant material  
Employees trained in the proper operation of fire extinguishers and informed of their locations  
Has the insured participated in any pre-fire planning? How often is the plan practiced and updated?  
Response time of the local fire department  
What is the insured's financial history?  
Is the insured part of a franchise?

***Liquor Liability***

**Exposures:** Bodily injury or property damage caused by serving alcohol to under-aged persons and/or visibly intoxicated patrons.

**On-Site Inspection:**

Is the insured located near a college campus?  
Does the insured post a sign stating that customers must be 21 and must provide identification?  
Signs offering transportation services posted in prominent locations throughout the premises

**Items to Investigate:**

What dram shop acts, liquor control laws, or alcoholic beverage laws affect the insured?  
What is the percentage of liquor sales compared to food sales?  
Does the restaurant implement certain controls (e.g., three drink limits) to discourage excessive consumption of alcoholic beverages?  
Does the insured check every patron's identification at the door? What types of identification does the

insured require customers to present? Is photo identification required? Is any identification that looks forged rejected?

Employees trained in age verification procedures

Employees trained to recognize intoxicated individuals and instructed not to serve anyone who appears inebriated

Does the insured have formal written policies for dealing with intoxicated customers, and are all servers trained to follow these guidelines?

How are obviously intoxicated persons prevented from driving?

Does the insured have "designated driver" programs?

Have servers passed a Training for Intervention Procedures by Servers of Alcohol (TIPS) course?

### ***Business Interruption***

**Exposures:** The length of interruption will depend on the extent of damage to the kitchen area.

Replacement space should not be difficult to find. Kitchen equipment, including stoves and refrigerators, are easily replaceable, but may take time to install into a new facility. Peak season.

#### **Items to Investigate:**

Are the premises owned or leased?

Amount of time necessary to rebuild/repair premises

How dependent is the insured on location?

Are many patrons regular customers?

Availability of replacement space

Replacement equipment - availability; amount of time needed for installation

Is the business a theme restaurant? How long would it take to replace featured memorabilia?

Does the restaurant specialize in a certain type of cuisine?

Does the insured rely on more than one supplier for its food and/or supplies?

Peak season

### ***Inland Marine***

**Exposures:** Computer hardware and software. Inventory records, business and liquor licenses, and receipts. Valuable artwork and memorabilia. If the restaurant offers a coat check facility, a Bailee exposure will exist. Expensive stereo systems and lighting equipment. Insureds that are either part of a chain or have more than one location may have to transport goods between locations.

#### **On-Site Inspection:**

Computers - number; age; condition; permanently etched with identification numbers

Does the insured use expensive artwork or sculptures to add to the décor?

If the business is a theme restaurant, what memorabilia is used?

Are valuable stereo systems and lighting equipment kept in a locked storage room?

Outdoor sign - age; type; condition; freestanding or securely anchored to the building

Does the insured have a coat-check facility?

**Items to Investigate:**

What is the value of the insured's electronic data processing equipment?  
Backup copies of all important software, documentation, and data stored off- premises in a fire-resistant, NRTL-listed safe  
Copies of all documentation and records kept off premises in an NRTL- approved, fire-resistant safe  
What is the value of the insured's artwork, sculptures, and/or memorabilia?  
What procedures are in place at the coat check to ensure that patrons receive their rightful belongings?

### ***Boiler and Machinery***

**Exposures:** Heavy reliance on refrigeration. Heating and air conditioning equipment.

**On-Site Inspection:**

Refrigeration systems - age; type; condition  
What type of refrigerant does the insured use?  
Ammonia-based refrigerants, along with other combustibles (i.e., certain cleaning solvents), stored away from ignition sources  
What is the condition of the insured's heating and cooling systems?

**Items to Investigate:**

Refrigeration systems regularly checked for leakage  
What are the values exposed to loss in the case of an electrical failure?  
Does the insured have a backup power source available in the event of power failure?  
Boiler and cooling system maintenance and inspection programs in place  
Who is responsible for inspecting and maintaining the boiler and cooling systems? What are their training, experience, and qualifications? Do they meet all licensing requirements?

## **OSHA REFERENCES**

**OSHA Standards:** (Pertinent OSHA standards that apply to this classification; for other appropriate OSHA standards, see the Introduction.)

1910.37	Means of Egress, General
1910.38	Employee Emergency Plans and Fire Prevention Plans
1910.138	Occupational Hand Protection
1910.157	Portable Fire Extinguishers
1910.164	Fire Detection systems
1910.212	General (Machine Guarding) Requirements For All Machines
1926.57	Ventilation

