OneBeacon INSURANCE

Restaurant Program Supplement

(Required for all OnePac policies written in the Restaurant Program)
(If any information varies by building or premises, please use the "Notes" section to provide details)

Applicant's Name:	Agency Name:

General Eligibility Questions – All Applicants

Is the applicant in full compliance with all life safety requirements and applicable building ordinances and laws?	☐ Yes ☐ No
Does applicant store any chemicals, explosives, flammables, fuels or solvents?	☐ Yes ☐ No
If yes, are they stored in approved containers?	☐ Yes ☐ No
Are there any buildings containing a habitational units? If yes,	☐ Yes ☐ No
do all such units have hard wired smoke detectors?	☐ Yes ☐ No
Is security provided at any building? If yes, check all that apply: Security Guard ☐ Guard Dog ☐ Other ☐ (describe type in "Notes" section)	☐ Yes ☐ No

General Underwriting Information – All Applicants

Does applicant own premises or conduct operations not described in this application? If yes, give details in "Notes" section.	☐ Yes ☐ No
Has any policy been declined, canceled or non-renewed during the prior three years? If yes, give details in "Notes" section.	☐ Yes ☐ No
Have there been any bankruptcies, tax or credit liens against the applicant in the past five years? If yes, give details in "Notes" section.	☐ Yes ☐ No
Has the applicant been convicted of arson or any other crime in the past five years? If yes, give details in "Notes" section.	☐ Yes ☐ No
Is any building located less than one mile from the coast (ocean, gulf or bay)?	☐ Yes ☐ No
Has the applicant ever been fined by any federal, state or local governmental agency or entity related to any past or current business operations?	☐ Yes ☐ No

Eligibility Questions – All Restaurants

What is the percentage of the receipts from catering operations? _____%	
How many levels does the restaurant operate on? _____ floors	
Are alcoholic beverages served at any location? If yes,	☐ Yes ☐ No
(1) Are receipts from alcohol sales greater than 25% of total sales?	☐ Yes ☐ No
(2) Is there a formal liquor awareness training program for servers (TIPS)?	☐ Yes ☐ No
Do any of the following apply: playgrounds on premises, table-side cooking, hours of operation greater than 18 hours a day, or the restaurant area is greater than 15,000 square feet?	☐ Yes ☐ No

Underwriting Information – All Restaurants

Do any locations have live entertainment or a dance floor?	☐ Yes ☐ No
Are all premises smoke free?	☐ Yes ☐ No
Does the cooking operation include grills, broilers or fryers? If yes,	☐ Yes ☐ No
are they in full compliance with NFPA Standard #96 and the UL #300 Standard?	☐ Yes ☐ No
Is off premise delivery service offered at any location?	☐ Yes ☐ No
Are all premises smoke free?	☐ Yes ☐ No

Optional Coverages by Building

☐ Spoilage Coverage -- ***$5,000*** (standard)
Is there a maintenance agreement for refrigeration unit(s)? ☐ Yes ☐ No Additional Limit: $_____

☐ Liquor Liability Coverage --
Have there been any liquor liability losses in the past 5 years? ☐ Yes ☐ No Receipts from liquor sales at this building: $_____
Does the applicant have happy hours or other promotional events? ☐ Yes ☐ No
Has the applicant's liquor license even been suspended or revoked? ☐ Yes ☐ No

NOTES: