



# Restaurant Program

## FAMILY STYLE - CAFES - DELIS - BED & BREAKFASTS

WITH LIQUOR LIABILITY AVAILABLE IN: OR, WA, ID & UT

### Property

- Up to \$5 million per policy
- \$500 minimum deductible
- RCV, Special Causes of Loss, Property Enhancement and Equipment Breakdown available
- Replacement Cost on BPP available
- ACV and Basic available
- Theft coverage available

### General Liability

- Up to \$1 million per occurrence
- 2 million general aggregate
- Medical expense up to \$5,000
- Hired/Non-Owned Auto available

### Liquor Liability (optional)

- Up to \$1 million per occurrence
- \$2 million general aggregate
- Liquor receipts less than 50% of total receipts
- \$500 minimum premium per location

### We Also Consider

- Mono-line (No mono-line liquor)
- Older Properties
- Risks with losses but improved controls
- Risks with non-standard suppression systems that meet local code
- Risks with offsite events or catering exposures
- Risks in PCs 7-10

### For Fast, Efficient and Outstanding Service

1. Acord Application
2. Restaurant Supplement
3. Liquor Liability Supplement
4. Three Years of Current Valued company Loss Runs

Email submissions to: [submissions@rainierinsure.com](mailto:submissions@rainierinsure.com)

**COMING SOON!** Loss runs will be available online through the Producer Lounge.

Note: This highlight of coverage is only intended for general information. Specific coverages, conditions and exclusions are given in the policy contract itself. Please review the policy for specific details. The highlights provided herein supersede and replace any previous related general information.

**RAINIER INSURANCE COMPANY®**

KNOWLEDGE • COMMITMENT • RELIABILITY • SERVICE

- Providing individual risk underwriting by "thinking outside the box" since 1990
- Regionally owned and managed, with a focus on solid underwriting results
- Strong financial positioning, with a long history of combined ratios of less than 100%
- Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates
- Exceptional service through personal evaluation of each risk, with responsive and fair claims handling