

Restaurant Product

Eligible classes include, but are not limited to:



Bring your own bottle (BYOB) restaurants	Fine dining restaurants
Country clubs (liquor liability only)	Franchise operations (eligible for property and general liability only if independently run)
Diners	Restaurants
Fast food restaurants	

PRODUCT ADVANTAGES

- ▶ Expense outside the limit
- ▶ Coverage available for bodily injury and property damage
- ▶ Assault or battery coverage
- ▶ Ability to offer credits for establishments that:
 - ▶ Close by midnight
 - ▶ Utilize an electronic ID scanner
 - ▶ Consideration of risks with one prior claim in the past three years for property or general liability
 - ▶ Can consider risks with prior liquor violations
 - ▶ New ventures are eligible
 - ▶ Bouncers, security or doorpersons are eligible
 - ▶ Alcohol receipts up to 50 percent
 - ▶ Equipment breakdown coverage (automatically includes a \$250,000 food spoilage sublimit)
 - ▶ Ability to offer Value Endorsement

PROPERTY

- ▶ Property values up to \$1,500,000 (in coastal zones excluding wind and hail coverage)
- ▶ Property deductible starts at \$1,000

GENERAL LIABILITY

- ▶ General liability available up to \$\$5,000,000/\$5,000,000
- ▶ Restaurant risks with revenues up to \$5,000,000
- ▶ Hired and non-owned auto up to \$5,000,000
- ▶ General liability deductible is \$0

LIQUOR LIABILITY

- ▶ Liquor liability available up to \$1,000,000/\$2,000,000
- ▶ No cap on annual sales
- ▶ Liquor liability deductible is \$0

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ This product is available in all provinces except New Brunswick, Northwest Territories, Nunavut and Quebec
- ▶ Risks with more than one claim per coverage part (we can potentially still write the account; however, we would decline the coverage part with multiple claims)
- ▶ Alcohol served outside of our allowable time frame

CALL 1-888-216-5838 FOR YOUR PHONE QUOTE

CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE

EMAIL COMPLETED APPLICATION TO COMMERCIAL@MILNCO.CA

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.