

Top LocalEdge admitted classes:

(BOP, general liability, and workers compensation)

- Catering
- Coffee shops
- Delis and delicatessens
- Donut shops
- Fine dining
- Full service (Family style)
- Limited service (Fast food)

Underwriting considerations:

- Less than 50% of liquor sales
- Limited delivery exposure
- Open year-round (no seasonal operations)
- UL 300 fire suppression system protecting cooking equipment

Submit application:

Access CoverForce through [The Bridge](#), and submit your application.

For CoverForce questions call
800.444.1744, option 1, 1.

Top non-admitted classes:

- Bars, pubs & taverns
- Buffets
- Concessions stands. (Not arena)
- Hibachi
- Hookah bars
- New ventures with no prior coverage
- Sports bars

Prohibited classes:

- Armed door security
- Hired & non-owned delivery
- Hotel/Motel restaurant bars

Often overlooked coverages:

Available as stand-alone or package

- Crime
- Cyber
- EPLI
- Professional liability
- Umbrella

Getting started:

To submit new business, please email

LocalEdgeNewBusiness@bridgespecialty.com

For general questions call us at
800.444.1744, option 1, 3.