# LOCALEDGE

### Restaurant class placement guide

#### Top LocalEdge iQuote classes:

(BOP, commercial auto, 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

## LocalEdge iQuote:

Submit application via LocalEdge iQuote. For iQuote 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 <a href="mailto:localedgenewbusiness@bridgespecialty.com">localedgenewbusiness@bridgespecialty.com</a>

For general questions call 800.444.1744, option 1, 3.