

ARRIER:		

Bar / Restaurant Application

O	D. Description D. Oceano					
	☐ Property ☐ Genera	ai Liability 🔟 Liqt	or Liability			
I. INSTANT QUOTE INFORMATION Applicant's name (include DBA name):						
	Stat			ip code.		
	Stat			in code:		
	E-mail a					
	e:					
	Individual Corporation					
Description of Operati						
 What year did busin How many years ex Have there been are in the past five year If "Yes," please confidenced Liability 	nplete Section III	the current ownership ership have in owning s, violations, charges o	and management? or managing this typ r enforcement action	pe of operation?	—- □ Yes	□ No
	200,000		0,000 🗆 \$500,00	00/\$1 million		
	rage (ND, OH, WA, WY)?	OII			☐ Yes	□ No
	total annual payroll?				- 100	
6. Add hired and non-	• •				☐ Yes	□ No
	or volunteers required to use t	heir personal automob	ile to conduct the ap	plicants		
business on a	regular basis?				Yes	☐ No
b. Are vehicles us	sed to transport people or delive	er goods or products o	n a regular basis?		Yes	☐ No
c. Is there a com	mercial auto insurance policy in	force?			Yes	☐ No
Liquor Liability Limit: □ \$50,000/\$10 □ \$500,000/\$1	1 million	1 million □ \$1	800,000/\$600,000 million/\$2 million	\$500,000/\$500,000		
Food Sales	Alcohol Sales-On Premises Consumption	Retail Alcohol Sales	Wholesale Alcohol Sales	Catering Sales	Other Rec (Describ	-
\$	\$	\$	\$	\$	\$	
	nent feature any of the below ene following that apply:		mes ner week	or per yea	☐ Yes	□ No
	nerivexolic dancing nore members, excluding jazz b			or per yea		
•	inment by the organization or le			or per yea		
☐ Dance club/hall	inition by the organization of the			or per yea		
☐ D.I with dancing				or per yea		

8.	8. Is dancing permitted?		☐ Yes ☐ No
9.	9. Are there tables?		☐ Yes ☐ No
	If "Yes," is there table service?		☐ Yes ☐ No
	0. Is the establishment located within a food court wit	-	☐ Yes ☐ No
	What is the latest time the establishment will close	·	
	2. Are bouncers, security or door persons ever emplo		☐ Yes ☐ No
	3. Does the establishment permit "BYOB" (bring your	·	☐ Yes ☐ No
	4. Are there any mechanical bulls or riding devices or	·	☐ Yes ☐ No
15.	5. Are there any gaming machines on the premises? If "Yes," how many?		☐ Yes ☐ No
16	6. Is the applicant the building owner?		☐ Yes ☐ No
	7. Is this establishment the sole occupancy of the built	ilding?	☐ Yes ☐ No
	Does the establishment, as the building owner, lea	-	☐ Yes ☐ No
10.	o. Does the establishment, as the building owner, lear if "Yes," what is the total square footage of comme		□ 162 □ 140
	Describe the occupancy		
19	Does the establishment, as the building owner, lea		☐ Yes ☐ No
10.		sse any apartments on the premises: What is total square footage of apartment space?	
20.	Are there grills, deep fat frying equipment, or woks		☐ Yes ☐ No
	a. If "Yes," what type of extinguishing system is f		
	b. If "Dry," is there a deep fat fryer on the premise		☐ Yes ☐ No
Dro			-
P10 ₁	Property Section		
Bu	Building Construction ☐ Frame ☐ Joisted ma	asonry Noncombustible Modified fire resistive	☐ Fire resistive
Р	Protection Cause of Loss	Deductible Number of Type of Burglar	Alarm
	Class ☐ Basic ☐ Special ☐ \$1,000	□ \$2,500 □ \$5,000 Stories □ Local □ Central Sta	
l			
Wr	What year was the building constructed?	_	
Wr	What type of plumbing is in the building? PVC	□ Copper □ Galvanized □ Lead □ Other:	
Wh	What type of roof is on the building?	☐ Wood shake ☐ Shingle	
	☐ Metal	☐ Tile ☐ Slate ☐ Other:	
Wh	What is the age of the roof? years		
ls t	Is the building fully protected by an operational sprinkle	er system covering 100% of the premises? ☐ Yes ☐ No	
Wh	What is the square footage of the entire structure?	sq. ft.	
Bu	Building Limit: \$	Coinsurance (80% minimum) % □ ACV	′ □ RC
<u> </u>	Business Personal Property Limit: \$		
Bu	Business Income Limit: \$	Coinsurance <u>or</u> Monthly Limit or	f Indemnity
	☐ With extra expense ☐ Without extra expense	□ 50% □ 60% □ 70% □ 1/3 □ 1/4	□ 1/6
		□ 80% □ 90% □ 100%	
_			
	□ Add Equipment Breakdown □ Add Interrup	otion of Computer Operations	
	☐ Add Outdoor Signs ☐ Add Improvements and I	Betterments ☐ Add Valuable Papers ☐ Add Canopy/	Awning
\$_	\$	\$	
	Add "Waiver of Transfer of Rights of Recovery Again:	nst Others to Us"	Receivable
	☐ Add Glass Height:	ft. x	
	Width:	Milmhar of hange:	

				in the last five years	•	_	Yes	
Date of Violation		Description of Violation		Measures Taken to Prevent Fu			Violat	ions
Please provide addi	tional claims or in	formation or	separate sheet					
22. Have there been a	ny losses in the p	ast five year	s?				Yes	□ N
Coverage Type	Date of Loss		Description of loss	Pa	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ved	<u> </u>	tatus
□ Property□ Liability				\$	\$			Open
☐ Liquor								Closed
Assault and Battery	,							
□ Property				\$	\$			Open
☐ Liability								Closed
□ Liquor□ Assault and Battery	,							
□ Property	1			\$	\$			Open
☐ Liability				'	ľ			Closed
Liquor	.							
☐ Assault and Battery		£						
Please provide addi			•					
Additional Interests (A	I = Additional Insu	ured, LP = Lo	oss Payee, M = Mortgagee)					
Name	Relationsh	ip/Interest	Address	City, S	tate, Zip		AI L	LP M
						\dashv		<u> </u>
								<u> </u>
II. ELIGIBILITY CRITE	RIA							
23. Are there any past	, pending or plan	ned foreclos	ure and/or bankruptcy or judgme	ent for unpaid taxes	against the name	d insu	red or	any
officer, partner, me	mber or owner, in	ndividually w	ithin the past five years?				Yes	☐ No
4. Has Insurance cove	erage been cance	elled or non-r	enewed in the past three years'	? (not applicable in N	1O)		Yes	
Advise reason for o								
•	· ·		num or knob-and-tube wiring?				Yes	☐ No
· · · · · ·	·		e wiring on functioning and ope		ers?		Yes	☐ No
Do all public areas, and/or heat detecto	•	l/or habitatio	nal units have functioning and o	perational smoke			Yes	□ No
and/or near detecto	015 !						165	– 100
Property								
•			have a functioning and operation				Voo	
		-	ational Fire Protection Associati				Yes Yes	□ No
	Does the automatic fire extinguishing system have an in-force cleaning contract?Are there functioning and operational fire extinguishers according to code?				Yes			
	-	am machines on the premises?				Yes		
2. Is this a seasonal of						Yes		
If "Yes,"	peration:					_	100	
a. Is the location	locked and secur	ed durina the	e closed season?				Yes	□ No
		_	ss closed?					
•	,							
Seneral Liability				wated 0 feet or	above ground			
3 Do you have a dar	k attached to vicin	r octoblishes	ant with natron accord that is al-					
_	•	r establishm	ent with patron access that is ele	evaled o leet of mon	e above ground		Yes	□ No
level, or on the roo	f of the building?		ent with patron access that is ele of the building, sidewalk, parking		-		Yes Yes	□ No

36.	Will/has the establishment act/acted as a franchisor (grantor of a franchise)?	Yes	☐ No
37.	Does the public access multiple levels within the establishment?	Yes	☐ No
38.	Are there any pyrotechnics, foam machines, mosh pits, trampolines or swimming pools on the premises?	Yes	☐ No
39.	Are there at least two means of egress (exits) for every floor with public access?	Yes	☐ No
40.	If there is another occupancy in the building, for this establishment, do all grills, deep fat fryers and woks have a functioning and operational automatic fire extinguishing system that is compliant with National Fire Protection Association standard 96?	□ Yes	□ No
41.	Are any patrons under the legal drinking age permitted on the premises? (only for nightclubs)	Yes	☐ No
Lia	uor Liability		
•	What time does the sale of alcohol cease? a.m. p.m. 24 hours		
	Is the establishment a non-profit private, fraternal or social club?	☐ Yes	□ No
	If "Yes," complete section IV-C	00	_ 110
44	Are all alcohol-serving employees certified in formal alcohol training course not mandated by the state?	☐ Yes	□ No
	Does the establishment utilize an identification scanner on all patrons regardless of age?	☐ Yes	□ No
	Are drink specials/happy hours offered after 9 p.m.?	☐ Yes	□ No
	Are drink specials/happy hours offered after 11 p.m.?	☐ Yes	□ No
	Is there a bar with seating?	☐ Yes	□ No
	Does the establishment attract a predominantly youthful clientele ranging from 21–25 years of age?	☐ Yes	□ No
	Does the establishment permit "BYOB" (bring your own bottle)?	☐ Yes	□ No
00.	If "Yes," complete section IV-D	00	_ 110
51	Are facilities available for banquets, receptions or private affairs?	☐ Yes	□ No
01.	If "Yes," complete section IV-A	- 103	- 110
52	Is alcohol ever sold or served away from the premises?	☐ Yes	□ No
02.	If off-premises coverage is desired, attach a completed Catering Plus Liquor Liability Application, form CP-LLA, to the		_ 110
53.	Is the applicant a retail liquor store, convenience/deli/grocery operation, or micro brewery/brew	o casimosion	
00.	pub/distillery operation?	Yes	☐ No
	If "Yes," complete section IV-E or IV-F		
54.	What is the lowest beer price offered, including happy hours and specials? \$		
55.	What is the lowest price offered for a glass of wine/liquor including happy hours and specials? \$		
56.	Are General Liability limits equal to or greater than Liquor Liability limits maintained?	Yes	☐ No
57.	Have all owners and principals with a controlling interest been financially solvent (i.e. no bankruptcy filings)		
	for the last 12 months?	Yes	☐ No
58.	Is a valid liquor license maintained if required by ordinance or law?	Yes	☐ No
	Name on the license:		
	License #:		
59.	Are employees or other persons selling or serving alcohol permitted to consume alcohol during their hours		
	of employment or service?	☐ Yes	□ No
	Has Liquor Liability coverage been cancelled or non-renewed in the past five years?	☐ Yes	□ No
	Is the establishment affiliated with a franchise operation?	☐ Yes	□ No
	Are patrons offered more than two complimentary drinks in one day?	☐ Yes	□ No
	Are "all you can drink", "bottomless drinks" or open bar specials offered?	☐ Yes	□ No
	Are patrons under the legal drinking age permitted on the premises?	☐ Yes	□ No
	Are patrons under the legal drinking age permitted on the premises after 11 p.m.?	☐ Yes	☐ No
	Are whole bottles of liquor sold for bottle service or set ups offered?	☐ Yes	☐ No
67.	Are drinking games offered or permitted (e.g. beer pong)?	☐ Yes	☐ No
IV. (COMPLETE APPLICABLE SECTIONS FOR ADDITIONAL OPERATIONS:		
A. F	RESTAURANTS OR BARS WITH BANQUET OPERATIONS		
Not	te: If operation is strictly a banquet hall, attach a completed Catering Plus Liquor Liability Application, Form CP-LLA, to	this submissio	on
68.	a. If there are banquet operations on the premises, are only the establishment's authorized employees or		
	members permitted to serve alcohol at all events?	☐ Yes	☐ No
	b. If "No" to question "a," are persons who are serving alcohol and are not authorized employees or members		
	of the establishment required to carry their own Liquor Liability insurance with limits equal to or greater than what is provided under the establishment's liquor liability insurance policy?	☐ Yes	□ No
	mac to provided direct the establishment a liquor liability insurance policy:	- 163	<u> </u>

B. FINE DINING ESTABLISHMENTS		
69. a. Is the average entrée price greater than \$20?	☐ Yes	☐ No
b. Is the average bottle of wine price greater than \$30?	☐ Yes	☐ No
c. Is the number of bottles on the wine list greater than 10?	☐ Yes	☐ No
C. NON-PROFIT PRIVATE, FRATERNAL OR SOCIAL CLUBS		
70. a. Are same day memberships available?	Yes	☐ No
b. Are members permitted to bring more than three guests per day (excluding banquet activities and immediate family members)?	☐ Yes	□ No
c. Is self-service of alcohol by members permitted?	Yes	☐ No
d. Are drink specials or happy hours ever offered?	☐ Yes	☐ No
e. Are any single drinks sold for less than \$.50?	☐ Yes	☐ No
f. Is BYOB (Bring your own bottle) permitted?	☐ Yes	□ No
If "Yes," is this restricted to private functions only?	☐ Yes	□ No
D. BRING YOUR OWN BOTTLE (BYOB) RESTAURANTS		
71. a. What is the maximum occupancy of the establishment?		
b. What percentage of patrons brings their own bottle? ☐ Less than 50% ☐ More than 50%		
c. Does the establishment have a wait staff that actively monitors all alcohol consumption, and requests a		
valid ID from all patrons?	Yes	☐ No
d. Are patrons permitted to bring hard alcohol on the premises?	☐ Yes	☐ No
E. RETAIL LIQUOR STORE, CONVENIENCE/DELI/GROCERY STORE		
72. Is proof of age required before serving alcohol to anyone who appears to be under the age of 35?	☐ Yes	☐ No
73. Are complimentary tastings offered? If "Yes," complete the following:	☐ Yes	☐ No
a. Is eight ounces the maximum amount of complimentary samples permitted for any one patron per day?	☐ Yes	□ No
b. Are persons who are serving alcohol and are not authorized employees or members of the establishment required to carry their own Liquor Liability insurance with limits equal to or greater than what is provided		
under the establishment's liquor liability insurance policy?	Yes	☐ No
c. Is self-service of alcohol permitted by patrons?	Yes	☐ No
74. Does the establishment deliver alcoholic beverages to the general public? If "Yes," complete the following:	Yes	☐ No
a. Is alcohol only delivered to adults who provide proper identification and signature verifying they are of legal age in the state of the establishment's operations?	☐ Yes	□ No
b. Does applicant deliver to any of the following states: AK, AL, IL, LA, MN, MS, OR, RI or WV?	☐ Yes	☐ No
F. MICROBREWERY/BREW PUB/DISTILLERY		
75. Is self-service of alcohol permitted by patrons?	Yes	☐ No
76. Is employee consumption limited to the tasting of products for quality purposes only?	Yes	☐ No
77. Are complimentary tastings offered? If "Yes," complete the following:	Yes	☐ No
 a. (Micro-breweries): Is twelve ounces the maximum amount of complimentary samples permitted for any one patron per day? 	☐ Yes	□ No
b. (Distilleries): Is two ounces the maximum amount of complimentary samples permitted for any one patron per day?	☐ Yes	□ No
c. Are persons who are serving alcohol and are not authorized employees or members of the establishment required to carry their own Liquor Liability insurance with limits equal to or greater than what is provided		
under the establishment's liquor liability insurance policy?	☐ Yes	□ No
78. Are there retail alcohol sales?	☐ Yes	☐ No
a. Is proof of age required before serving alcohol to anyone who appears to be under the age of 35?	☐ Yes	☐ No
79. Does the establishment deliver alcoholic beverages to the general public? If "Yes," complete the following:	☐ Yes	☐ No
a. Is alcohol only delivered to adults who provide proper identification and signature verifying they are of legal age in the state of the establishment's operations?	☐ Yes	□ No
b. Does applicant deliver to any of the following states: AK, AL, IL, LA, MN, MS, OR, RI or WV?	Yes	☐ No
80. Are there wholesale alcohol sales?	☐ Yes	☐ No
a. If "Yes," does the applicant have any operations in AK, AL, IL, LA, MN, MS, OR, RI or WV?	☐ Yes	☐ No
81. Are samples sold or served at festivals or any other off-premises events?	☐ Yes	☐ No
If "Yes," please complete the newest version of the special event application for separate quote consideration.		

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison

California: For your protection California law requires the following to appear on this application. Fraud Statement: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitation a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky and Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL

MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.				
Retail agency name:	License #:			
Agent's signature:	Main agency phone number:			

(Required in New Hampshire)

Agency mailing address:		
City:	State:	Zip:
in the information represented in this Application occurring Company has the right to modify or withdraw any quote of any representation(s) in this Application. A decision by the	cation represents that the information proving prior to the effective date of a policy sharr binder issued based on such changes. The Company not to investigate shall not es	is material to the Company's acceptance of the risk and wided herein is true and correct in all matters. Any changes all be promptly reported to the Company in which case, the The Company has the right but not the obligation to investigate top the Company from relying on this Application in issuing a ted to any supplemental Application(s), shall be the basis of
or statement of claim containing any materially false inform	mation, or conceals for the purpose of mis	company or other person files an application for insurance sleading, information concerning any fact material thereto, t to exceed five thousand dollars and the stated value of the
Applicant's signature:	Title:	
President, Chairperson of the Board, Managir	ng Member, or Executive Director	
Date:		