

# **FOOD SERVICE BOP & CPP PROGRAMS**

UTICA FIRST SPECIALIZES IN WRITING COMPREHENSIVE POLICIES FOR RISKS ASSOCIATED WITH THE FOOD SERVICE INDUSTRY. WE OFFER THE UNIQUE MAXIMIZER ENDORSEMENT, WHICH GROUPS OVER 20 KEY COVERAGES TOGETHER TO SATISFY THE COMPLEX NEEDS OF YOUR CUSTOMER'S BUSINESSES. IN ADDITION, THE BOP IS NON-AUDITABLE, AND WE RATE THE LIABILITY SECTION OF OUR POLICIES ON PUBLIC AREA ACCESS SQUARE FOOTAGE ALONG WITH ANNUAL SALES, WHICH MAKES OUR POLICY ONE OF THE MOST COMPETITIVE IN THE INDUSTRY.



## **ELIGIBLE RISKS INCLUDE:**

NEW VENTURES  
CHINESE TAKE OUT  
FAMILY STYLE RESTAURANTS  
PIZZA SHOPS  
FRANCHISES, SUCH AS:  
ARBY'S  
SUBWAY  
QUIZNOS  
WENDY'S  
DUNKIN DONUTS  
BAGEL STORES  
DONUT SHOPS & BAKERIES  
CAFE'S  
DINERS

## **INELIGIBLE:**

RISKS WITH LIQUOR SALES OVER 40 % OF TOTAL (SEE TAVERN PROGRAM FOR THESE RISKS)  
RISKS WITH DANCE FLOORS OR LIVE ENTERTAINMENT BEYOND ACOUSTIC GUITAR OR PIANO TYPE DINNER MUSIC  
RISKS WITH BOUNCERS OR SECURITY  
RISKS WITHOUT CONTRACTS FOR HOOD, DUCTS, AND ANSUL SYSTEMS CLEANING  
(SEE MANUAL FOR MORE DETAILS)

**NOTE: IT IS CRITICAL THAT YOUR AGENCY INSPECT THESE RISKS PRIOR TO BINDING!**



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## MAXIMIZER COVERAGES:

\$100,000 FIRE LEGAL LIABILITY	\$ 2,000 EXTERIOR SIGNS
25,000 ACCOUNTS RECEIVABLE	2,000 PERSONAL EFFECTS
25,000 VALUABLE PAPERS & RECORDS	2,000 BUS. PROPERTY OF OTHERS
5,000 REFRIGERATED FOOD PRODUCTS	2,000 CREDIT CARD FORGERY OR COUNTERFEIT MONEY
5,000 EMPLOYEE DISHONESTY	2,000 TREES, SHRUBS, PLANTS
5,000 ADDITIONAL DEBRIS REMOVAL	2,000 ADDITIONAL EXPENSE
5,000 MONEY & SECURITIES	2,000 SIGNS OFF PREMISES
5,000 VEHICLE DAMAGE TO BLDG.	2,000 PROPERTY IN TRANSIT
5,000 DEMOLITION COVERAGE	1,000 PROPERTY OF OTHERS
5,000 BPP AT NEW LOCATIONS	1,000 FIRE PROTECTIVE DEVICE RECHARGE
5,000 UTILITY INTERRUPTION	1,000 GLASS COVERAGE REDEFINED
	500 LOCK REPLACEMENT

## CONTACT YOUR UNDERWRITER:

IF RISK HAS BUILDING, CONTENTS, & TIME ELEMENT VALUES IN EXCESS OF \$1 MILLION

IF RISK PROVIDES ENTERTAINMENT OR IS OPEN PAST 12 PM (1AM IN NYC)

IF RISK HAS HAD LOSSES IN LAST 3 YEARS

## ENDORSEMENTS:

\* ASSAULT AND BATTERY COVERAGE (A & B) IS NOT PART OF THE BASE POLICY-CONTACT YOUR UNDERWRITER FOR POSSIBLE ELIGIBILITY

\* EXTENDED SPOILAGE: PROVIDES \$ 5,000 COVERAGE FOR OFF - PREMISES POWER FAILURE

## QUOTING A BOP POLICY: (CPP'S MUST BE SUBMITTED TO COMPANY)

GO TO [WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM) AND LOGIN

SELECT CREATE NEW QUOTE→ BUSINESSOWNERS

FILL OUT THE APPLICANT INFORMATION SCREENS AND SELECT COVERAGES

NOTE THAT "TAKE OUT" STYLE RESTAURANTS UNDER 2000 SQ. FEET ARE RATED AS "TYPE 1" RESTAURANTS. ALL OTHERS ARE "TYPE 2"

SEND APPLICATION TO UTICA FIRST, ALONG WITH OUR RESTAURANT BINDING FORM (SEE FORMS AND BROCHURES SECTION OF WEBSITE FOR BINDING FORM)