

Are General Liability and Liquor Liability Audits Making You “Stuffed”?

The Barkley Group has the Solution... No Audits



**New
Program
Just Released**

The New Restaurant Program

Insurance premiums are now rated on “public” square footage instead of sales/receipts, which will save you money and the best part is no more worrying about audits at the end of your policy period.

Key Features and Selling Points

The New Restaurant Program offers a package of coverage for the business owner to protect property, liability, auto and crime exposures. Liquor liability coverage in NOT auditable.

Employment Practices Liability is available for coverage against allegations of wrongful employment practices such as termination, discrimination or sexual harassment. Customers can also choose **Business Interruption Coverage** to cover business income for food borne illness.

Additional optional products that may benefit your customers:

Commercial Umbrella

Covering a business when a loss exceeds the limits of the written business policy. Umbrella coverage offers added financial security.

Worker's Compensation

The insurance carrier helps control your Worker's Compensation premium by creating a partnership with all involved parties, the injured employee, medical providers and your company.

Types of Restaurants

- Restaurants with limited or no cooking; and limited table service such as delis, sandwich shops and pizza shops, that do not fry or require commercial cooking processes. Sales of alcoholic beverages up to 50% of annual receipts.
- Restaurants with commercial cooking and limited table service such as a fast food, cafeterias, pizza parlors and delis with commercial cooking. Sales of alcoholic beverages up to 50% of annual receipts.
- Casual or family style restaurants. Sales of alcoholic beverages up to 50% of annual receipts.
- Fine dining restaurants offering gourmet meals and extensive wine lists. Coverage for Valet Parking Direct Damage is available. **No limitation on sale of alcoholic beverages.**



**Call:
678-842-9901**

Commercial Restaurant



Specialized Coverages:

Business Owners Policy (BOP) provides specific coverages for Property, Liability, Auto and Crime Exposures. It allows the customer to select from Basic or Preferred Coverage Packages and Optional Coverages to meet their business insurance needs. The policy can be written on Replacement Cost (RC) or Actual Cash Value (ACV) basis.

Call or Email:

Lance Barkley
lbarkley@tbgins.com
or
Roxanne Griffin
rgriffin@tbgins.com
678-842-9901
678-842-9902 Fax



Property Coverages	Industry Standard Basic Package Limits	The Barkley Group Preferred Package Limits	Max Limits
Accounts Receivable	\$5,000	\$25,000*	\$500,000
Arson Conviction Award	\$5,000	\$5,000	\$5,000
Back-Up Sewer And Drains	Optional*	Optional*	\$50,000
Brands and Labels	Not available	Included	
Building and Business Property	See Underwriting Rules	See Underwriting Rules	\$15,000,000 per location
Business Income	18 mos. Actual loss sustained	18 mos. Actual loss sustained	
Business Income - 72 hour buyback	Not available	Included	
Claim Expense	\$1,000	\$5,000	\$5,000
Customer Property	\$2,500	\$10,000	\$10,000
Debris Removal	\$10,000	\$10,000	\$10,000
Electronic Data Processing	Optional*	\$10,000*	\$500,000
Mechanical Breakdown	Not available	Included	
Fire Department Service Charge	\$1,000	\$5,000	\$5,000
Fire Extinguisher Recharge	\$2,500	\$10,000	\$10,000
Lock Replacement	Not available	\$1,000	\$1,000
Newly Acquired Buildings	\$250,000	\$500,000	\$500,000
Newly Acquired Business Personal Property	\$100,000	\$250,000	\$250,000
Outdoor Signs	Optional*	\$5,000	\$50,000
Personal Property, Off Premises	\$5,000	\$5,000	\$50,000
Pollutant Clean Up, Removal	\$10,000	\$10,000	\$10,000
Seasonal Automatic Increase-BPP	Additional 25% included	Additional 25% included	
Spoilages	\$2,500*	\$25,000	\$100,000
Tenants Glass	As Desired	As Desired	
Outdoor Trees, Shrubs & Plants	\$500/\$2,500*	\$500/\$2,500*	\$50,000
Valuable Papers & Records	\$5,000*	\$25,000*	\$500,000
Utility Services Time Element	Optional*	\$10,000*	\$250,000
Crime Coverages			
Employee Dishonesty	\$1,000*	\$10,000*	\$1,000,000
Forgery and Alterations	\$2,500	\$2,500	\$2,500
Money and Securities	\$2,500*	\$5,000*	\$100,000
Money Orders and Counterfeit Currency	\$1,000	\$1,000	\$1,000
Liability Coverages			
Medical Expenses	\$5,000	\$5,000	\$5,000
Premises/Operations & Products/Completed operation	\$500,000 Minimum	\$500,000 Minimum	\$2,000,000
Tenants Liability	\$75,000*	\$75,000*	\$1,000,000
Optional Property Coverages			
Blanket Coverage	Two or more buildings and BPP		
Business Income	\$250,000		
Dependent Property			
Contamination Shutdown	\$50,000		
Ordinance or Law			
Cov. 1-Undamaged Portion	Building Limit		
Cov. 2-Demolition Costs	\$500,000		
Cov. 3-Inc. Cost of Construction	\$500,000		
Earthquake Sprinkler Leakage	Based on Building and Content's Limit		
Fine Arts	\$100,000		
Food-Borne Illness/ Business Interruption	Unavailable for Basic Package, \$250,000 Max		
Increase Cost of Construction	\$500,000		
Tenants Improvements/Betterment	Actual Loss		
Optional Liability Coverages			
Liquor Liability			Same as Liability Limit \$1,000,000 Max
Additional Insured Endorsements			Same as Liability Limit
Employee Benefits Liability			\$1,000,000
Employers Liability Hired and Non-Owned Auto			Up to Liability Limit Same as Liability Limit

*Higher limits available