Insuring Your Local Sports Bar, Tavern or Restaurant

Use this checklist to identify the essential information to properly quote a Badger policy.

UNDERWRITING CHECKLIST

- ? What is the ownership situation?
- ? How long have they been in business? If new in business, what is their previous experience?
- ? What is their interest in the premises? (Owner occupied, tenant, etc.)
- ? What is the square footage of the building? If tenant-occupied, what is the square footage they occupy?
- ? Is there any live entertainment?

BUILDING INFORMATION

Construction type?

What year built and what are the dates of most recent updates?

Is the cooking and/or kitchen area protected by a UL 300 fire suppression system?

What is the fire protection class?

REVENUE

What is their total annual revenue?

Food revenue vs. liquor revenue?

Do they have gaming? Total gaming receipts?

EMPLOYEES

How many employees do they have? Full-time and Part-time?

Payroll?

Do they employ security?

CUSTOMIZE YOUR COMMERCIAL PACKAGE

PROPERTY COVERAGE

Building
Contents
Business Income
Business Income is covered as Actual Loss Sustained (3 months to 12 months available)

Utility Interruption Coverage
Available for Building, Contents, and Business Income; providing protection against damage to your property resulting from an interruption of utility services as a result of a covered peril

Restaurant Extension Endorsements
Provides several essential coverages, including but not limited to:
Sign coverage – Ordinance and Law – Food Spoilage – Employee Dishonesty

Glass

COMMERCIAL GENERAL LIABILITY (GL 100)
Occurrence/Aggregate limit up to $1M/$2M

Liquor Liability

Workers Compensation Coverage

Cyber Liability Coverage

Employment Practices Liability Insurance (EPLI)
Third party available upon request

Medical Payments, Fire Legal Liability, Product Liability and Personal Injury Coverage

Excess Liability Insurance

BADGER MUTUAL INSURANCE
SPORTS BAR/TAVERN/RESTAURANT PACKAGE

USE OUR ONLINE WEB APPLICATION FOR A FAST AND COMPETITIVE QUOTE!

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