



FOOD SERVICE BOP PROGRAM



UTICA FIRST'S FOOD SERVICE COVERAGE:

The Utica First Food Service BOP continues to be the fastest growing product in our company's history! We specialize in writing a wide variety of food service businesses—from Fast Food/Take-Out, to Family Style Restaurants, to local Bakeries and Diners. New Ventures can be written! We rate the liability section of our policies on Public Area square footage, which makes our policy one of the most competitive products in the industry today.



HERE'S WHAT WE'RE LOOKING FOR:

- Chinese Take-Out
- Pizza Shops
- Bagel Stores
- Mexican Take-out
- Family Style Restaurants
- Diners
- Food Trucks
- Cafés
- Bakeries
- Franchises (Arby's, Subway, Dunkin', etc.)
- "White Tablecloth" Restaurants
- Ethnic Cuisine Restaurants
- "Burger joints" (year round)



RISKS OUTSIDE THE SCOPE OF OUR PROGRAM:

- Risks with Liquor sales exceeding 40% of total sales (consider our Tavern Program for these risks)
- Dance Clubs. No dancing allowed or live entertainment beyond guitar or piano dinner type music
- Risks with bouncers or security staff
- Risks without verifiable, continuing contracts for cleaning of hood, duct, and fire suppression systems
- High Value Frame risks in poor fire protection areas. Consult our Binding Limits page for max limits
- Seasonal Risks
- Risks with tableside cooking? **Call us to discuss.**


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DISCUSS WITH YOUR INSURED:

- Assault and Battery Coverage (A&B) will be excluded on risks open later than 2 a.m. and/or have liquor sales greater than 40% of total sales.
- The Utica First APPETIZER endorsement options provide your insureds with a terrific “bundle” of coverages at prices more reasonable than including them separately:

COVERAGE	APPETIZER 1	APPETIZER 2
Fire Legal Liability	\$100,000	\$250,000
Refrigerated Food Products	\$10,000	\$25,000
Accounts Receivable	\$10,000	\$10,000
Valuable Papers	\$10,000	\$10,000
Utility Interruption	\$5,000	\$5,000
Utility Service Interruption (Time Element Coverage)	\$5,000	\$10,000
Backup of Sewers and Drains	\$5,000	\$10,000
Additional Debris Removal	\$5,000	\$5,000
Business Prop at Newly Acquired Locations	\$5,000	\$10,000
Money and Securities	\$5,000	\$10,000
Computer Coverage	\$5,000	\$10,000
Demolition Coverage	\$5,000	\$5,000
Credit Card Receipts	\$5,000	\$5,000
Employee Dishonesty	\$5,000	\$10,000
Additional Expense	\$2,000	\$2,000
Credit Card, Forgery, Counterfeit Money	\$2,000	\$5,000
Exterior Signs	\$2,000	\$5,000
Glass Coverage	\$2,000	\$5,000
Trees, Plants, Shrubs	\$2,000	\$5,000
Lock Replacement	\$500	\$1,000

- **Utica First REQUIRES** that our Restaurant insureds have a contract for servicing Commercial cooking protection systems. The agent should verify that the risk has, at minimum, an annual contract for servicing of the Ansul system, and a semi-annual cleaning contract for the hood and duct systems. Cleaning by the insured alone will not suffice.
- **Liquor Liability:** Available on most risks with liquor receipts under 40%. Restaurant must close by 2 a.m. to be eligible.
- **Cyber Liability** is automatically quoted in most Utica First jurisdictions. Aggregate Liability limit is \$100,000. This coverage alone should make Utica First's Food Service BOP your “go to” policy for quoting!
- **Systems Breakdown** is automatically quoted with all quotations and covers Mechanical Breakdown, Breakdown of Boilers, and even an additional \$5,000 for theft of computers or software. A great sales feature!