

# TPCI - Topa Premier Commercial Insurance

## Eating and Drinking Places



### Eligibility Criteria

- Up to \$10M TIV per location; up to \$15M in total sales
- 25% Liquor sales; up to 40% for upscale Fine Dining; higher for Bars & Taverns
- Catering sales up to 10% of total sales
- Risks with armed security guards/services are not eligible
- Tabletop cooking may be eligible
- Some live entertainment may be eligible such as acoustic and soloist
- No special events or amusement devices such as mechanical bulls, billiard/pool tables, darts
- Minimal delivery may be eligible
- Other underwriting criteria may apply

Class Name	Eligibility
Caterers	Property only
Mobile Food Services	Property only
Bars & Taverns	Package
Cafeterias or Buffets	Package
Coffee, Juice or Other Specialty Drink Shops	Package
Doughnut Shops	Package
Fast Food Restaurants	Package
Full-Service Restaurants	Package
Ice Cream or Yogurt Shops	Package
Pizza Parlors	Package
Sandwich Shops	Package
Snack Shops	Package

We look forward to your new and renewal submissions at [topaquotes@topa-ins.com](mailto:topaquotes@topa-ins.com)

# Coverages & Limits

Notable Property Coverages & Limits	Standard	Advantage	Advantage+
Building	Optional		
Business Personal Property	Mandatory		
Tenants Improvements and Betterments	Included with BPP or Specific Limit		
Business Income and Extra Expense (BIEE)	12 Months† (Actual Loss Sustained, Sublimit or Exclusion)		
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll and Tip Income	Included*		
BIEE - Civil Authority	4 weeks*	6 weeks*	8 weeks*
BIEE - Reservation Systems	Optional*	10,000*	25,000*
Business Income from Dependent Properties	5,000†*	10,000†*	25,000†*
Accounts Receivable - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Building - Annual Increase (Inflation Guard)	2%†	4%†	6%†
Building - Tenant Obligation	Optional	10,000†	25,000†
Building Ordinance or Law (Demo and Increased Cost)	Optional	50,000†	100,000†
Contract Penalty	Not Available	10,000	25,000
Debris Removal	25% of Loss + 25,000		
Electronic Data	10,000†	25,000†	25,000†
Employee Dishonesty	Optional	10,000†	25,000†
Forgery or Alteration	2,500	5,000	7,500
Interruption of Computer Operations	10,000†*	25,000†*	25,000†*
Leasehold Interest	Optional	10,000†	25,000†
Limited Coverage for Fungi, Wet Rot or Dry Rot	15,000		
Lock and Key Replacement	Optional	10,000†	25,000†
Money and Securities - Inside/Outside	Optional	5,000† / 2,500†	10,000† / 2,500†
Newly Acquired/Constructed Property - BIEE/Days	Not Available	50,000 / 60 days*	100,000 / 90 days*
Newly Acquired/Constructed Property - Building/BPP	250,000 / 100,000	500,000 / 150,000	1,000,000 / 250,000
Outdoor Property - Various (Per item limit may apply)	Varies	Varies	Varies
Outdoor Signs	1,000†	5,000†	10,000†
Personal Property In Transit/Off Premises	5,000† / 10,000†	7,500† / 25,000†	10,000† / 25,000†
Pollutant Clean Up and Removal	10,000	10,000	25,000
Valuable Papers and Records - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Water Back Up and Sump Overflow - Direct and BIEE	Optional	10,000†	25,000†
Notable Liability Coverages & Limits	Standard	Advantage	Advantage+
Available Occurrence Limits	500,000 / 1,000,000 / 2,000,000		
Damage to Premises Rented to You	50,000†	75,000†	100,000†
Medical Payments	Excluded or 1,000†		
Aggregate Limit of Insurance (Per Location)	Optional	Included	Included
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included

**Optional coverages include: (Property)** Alcoholic Beverage Collection (pays for loss or damage at selling price), Blanket Limit, Computer & Funds Transfer Fraud, EQ Sprinkler Leakage, Equipment Breakdown, Fine Arts, Food Borne Illness, Food Contamination, Loss/Damage to Customer's Autos, Outdoor Signs – Non-Specified Premise, Spoilage and Utility Services; **(Liability)** Additional Insureds, Assault & Battery (Limited), Cyber Suite, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired & Non-Owned Auto, Liquor, Primary & Noncontributory, Waiver of Subrogation

† Higher limits are available      \*Conditional to the main coverage/operation