

Restaurant: Classes of Business

Eligible Classes of Business

Classification	Description	
Quick Service / Commercial Cooking	Service	<ul style="list-style-type: none"> No table service—order at counter, pay, and wait for food order to be called
	Food Preparation	<ul style="list-style-type: none"> May include the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing.
	Examples	<ul style="list-style-type: none"> Include hamburger restaurants, fried chicken, sandwich shops*, and pizza* Common franchises/chains include McDonald’s, Taco Bell, Chick-Fil-A, Chipotle, and Panda Express <p>*See Quick Service - Limited Cooking if grills or fryers not present</p>
Quick Service / Limited Cooking	Service	<ul style="list-style-type: none"> No table service— order at counter, pay, and wait for food order to be called
	Food Preparation	<ul style="list-style-type: none"> Cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens). No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.
	Examples	<ul style="list-style-type: none"> Include coffee bars, donut shops, salad bars, ice cream, pizza shops*, sandwich shops* Common franchises/chains include Starbucks, Subway, Dunkin Donuts, Panera Bread, Crumbl Cookies <p>*See Quick Service - Commercial Cooking if grills or fryers present</p>
Full Service / Casual Dining Restaurants	Service and Atmosphere	<ul style="list-style-type: none"> Table service— patrons are seated, order, then pay after they are finished Casual, laidback, friendly atmosphere with affordable prices
	Food Preparation	<ul style="list-style-type: none"> May include the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing.
	Examples	<ul style="list-style-type: none"> Include family style restaurants, diners, bistros Common franchises/chains include Applebees, Cheesecake Factory, Chili’s, Denny’s, Waffle House, Outback Steakhouse, Olive Garden
Full Service / Fine Dining Restaurants	Service and Atmosphere	<ul style="list-style-type: none"> Table service—patrons are seated, order, then pay after they are finished by a highly trained waitstaff Formal and elegant, focus on quality ingredients and careful food preparation, higher priced menu (relative to casual dining) Maitre’d supervision of waitstaff Chef supervision of food preparation and kitchen operations Average customer time spent at least 2 hours or more for dinner
	Food Preparation	<ul style="list-style-type: none"> May include the following cooking processes capable of producing grease-laden vapors requiring an exhaust system: grilling, enclosed broiling, deep fat frying, roasting or barbecuing.
	Examples	<ul style="list-style-type: none"> Common franchises/chains include Del Frisco’s, Fogo de Chao, Ruth’s Chris, and The Capital Grille
Wine Bars	Service and Atmosphere	<ul style="list-style-type: none"> Can include table service or self-service Extensive list of wines served by the bottle or glass in a relaxed atmosphere
	Food Preparation	<ul style="list-style-type: none"> Cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens). No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.* <p>*See either Fine Dining or Casual Dining if any of these appliances are present</p>

Ineligible Classes of Business

Nightclubs	Pool Halls	Adult Entertainment
Casinos	Bars and Taverns without Food Service	Hookah Bars
Mobile Food Vendors		

Beauty & Wellness: Classes of Business

Eligible Classes of Business

Eligible classes

- Beauty Salons and Barber Shops
- Nail Salons
- Day Spas
- Body Piercing Studios
- Health & Fitness Centers
- Electrolysis Centers

Eligible classes may include

- Aesthetics, such as facials, peels (no medical grade), microneedling, lash extensions & lifts, brow lamination, red light therapy, LED teeth whitening, spray tanning, dermabrasion, permanent jewelry
- Hair removal including waxing, threading and electrolysis (no laser hair removal)
- Massage therapy (no hot stones or fire cupping)
- Skin and body treatments, such as herbal and seaweed body wraps, paraffin wraps, sea salt scrubs, enzyme, mud baths, compression boots, infrared saunas/blankets/wraps, BrainTap, float tanks/sensory deprivation, body contouring
- Tanning booths
- Meditation and other holistic forms of stress relief such as aromatherapy, reiki, acupuncture, chakras
- Health and fitness centers may include aerobic dance classes, cardiovascular training, weight training, pilates, yoga and nutritional and weight-loss programs (no medical weight loss).

Eligible classes may sell retail products, including hair, skin and nail care products or consumable products such as vitamins and supplements.

Ineligible Exposures

- Stand-alone massage therapy risks or operations that are primarily massage focused
- Childcare services or children’s playgrounds
- Overnight lodging
- Tattooing or tattoo removal
- Chiropractors or other operations with medical professionals performing services
- Swimming pools with diving boards or diving wells
- Acupuncture
- Hypnosis
- Oxygen therapy
- “Young-Blood” or similar transfusion and stem cell therapies
- Whole body cryo chambers

- Sale or on-site consumption/use of steroids
- Unusual body modifications, including but not limited to:
- Scarring
- Implants
- Teeth sharpening
- Botox or other injectables and/or fillers
- Hormone therapy pellets
- Trampoline parks
- Sports rehab/injury treatment facilities
- 24 hour gyms
- Cross-fit gyms
- Personal training of college or professional athletes

Available Liability Coverages

Coverage	Maximum limit
General Liability	\$1,000,000 / \$2,000,000 (\$2M / \$4M can be requested via referral)
Liquor Liability	\$1,000,000 / \$1,000,000
Cyber Suite Coverage	\$1,000,000
Employment Practices Liability	\$1,000,000
Hired and Non-Owned Auto*	\$1,000,000
Professional Liability (Beauty & Wellness only)	\$1,000,000 / \$2,000,000

*HNOA is intended for incidental use only, e.g. an employee using their own vehicle to run an errand. Self delivery or catering operations are not eligible for HNOA.

Liability Exposures

Eligible Exposures	
Single and Multi location available	Less than 250 employees per location
Operating multiple locations under same entity permitted with designated premises limitation	New ventures with 3 years prior experience
Over 35% alcohol sales requires referral Over 50% alcohol sales requires Assault or Battery buyback Over 65% ineligible	Catering
Ineligible Exposures	
Happy hour after 8pm	Operations between midnight and 5am if alcohol is served
Alcohol service over two hours after food service ends	Alcoholic drink specials under \$4 (exceptions can be considered), buy-one-get-one offers, complimentary drinks, or all-you-can-drink specials
Amusement devices or activities (e.g. mechanical bulls, ax throwing, darts...)	Live concerts with 3 or more performers (exceptions can be considered for light background music without dancing)
Hosting special events beyond standard in-house promotions (e.g. street fair, block party)	Dance floor
Cash only businesses	Hookah

Available Property Coverages

TIV Capacity (Higher limits can be considered by referral)

Commercial Cooking	Sprinkler	Frame & Joist Masonry	All Other Construction Types
Yes	No	\$2,000,000	\$3,000,000
Yes	Yes	\$2,500,000	\$3,500,000
No	No	\$3,500,000	\$4,500,000
No	Yes	\$4,500,000	\$5,000,000

TIV includes building, business personal property, and tenants improvements and betterments.

Additional Coverages Available

Coverage	Maximum limit		
Spoilage	\$100,000	Utility Services Time Element	\$50,000
Sewer Backup	\$50,000	Employee Dishonesty	\$100,000
Outdoor Signs	\$50,000	Food Borne Illness Business Interruption	\$100,000
Outdoor Fences and Walls	\$50,000	Dependent Properties Business Income	\$100,000
Contamination Shutdown	\$100,000	Fine Arts	\$50,000

Property Exposures

Eligible Exposures and Mandatory Risk Mitigation	
No restriction on building age if adequately updated	
Building updates	<ul style="list-style-type: none"> • Electrical and plumbing in last 25 years • Non-metal roof last 20 years • Metal roof last 30 years
UL 300 compliant AES and NFPA 96 Ventilation (Restaurants)	
Frequency of inspecting/cleaning hoods, grease removal devices, fans, and ducts	<ul style="list-style-type: none"> • Not applicable for limited cooking or non-restaurant classes • Commercial cooking at least semi-annually • Commercial cooking with Wok or Charbroiling at least quarterly • Commercial cooking with Solid Fuel at least monthly
Maximum restaurant occupancy over 300 requires fire alarm	
Ineligible Exposures	
Any structural remodeling or renovations projects during the policy term	Protection class 9 and 10
Over 6 deep fat fryers	Building coverage for properties listed on the historical registry
Building coverage that includes residential occupancy (exceptions can be considered)	

Customizable BOP Coverages

Rainbow's Businessowners' Policy is available with our Primary or Premier suite of coverages. Agents can select increased limits for many of these coverages, tailoring the policy to exactly what the policyholder needs. We also offer a selection of competitive add-on coverages like EPLI and Assault & Battery.

Coverage	Primary	Premier
Accounts Receivable	\$5,000	\$25,000
Back Up of Sewers or Drains Customizable	—	\$5,000
Business Income and Extra Expense / Period of Restoration	18 months	18 months
Contamination Shutdown Customizable	—	\$10,000
Electronic Data Processing	—	\$10,000
Employee Dishonesty Customizable	\$1,000	\$10,000
Equipment Breakdown	Optional	Included
Media and Records	—	\$2,500
Medical Expenses	\$5,000	\$5,000
Money and Securities	\$2,500	\$5,000
Off Premises Personal Property	\$5,000	\$10,000
Ordinance or Law Customizable	—	\$10,000
Outdoor Fences and Walls Customizable	—	\$5,000
Outdoor Signs Customizable	—	\$10,000
Outdoor Trees, Shrubs, and Plants	\$2,500	\$5,000
Spoilage Customizable	\$2,500	\$25,000
Tenant's Liability Customizable	\$75,000	\$250,000
Utility Services / Time Element Customizable	—	\$10,000
Valuable Paper and Records	\$5,000	\$25,000
Wine Collection* Customizable	N/A	\$10,000

*Applies to restaurants only

Optional Add-ons	Custom Limit
Cyber	Up to \$1,000,000
Employee Benefits Liability	Up to \$1,000,000
Employment Practices Liability	Up to \$1,000,000

Excess Liability (XS) Program Highlights

Most risks that are eligible for Rainbow's BOP will also qualify for XS. A Rainbow underwriter will review the account and work with the agent to deliver a quote. To see if XS is live in your state, please visit www.userainbow.com/availability

Coverage	Available XS Limits	Minimum Underlying Limits
Excess General Liability	\$3M Each Occurrence \$3M General Aggregate	\$1M Each Occurrence \$2M General Aggregate
Excess Liquor Liability	\$1M Each Common Cause \$1M Aggregate	\$1M Each Occurrence \$1M General Aggregate
Excess Commercial Auto Liability	Not available	Not available
Excess Hired & Non-Owned Auto Liability (Incidental Only)	Included in General Liability	\$1M Each Accident
Excess Employers Liability	Included in General Liability	\$500,000 Per Accident \$500,000 Per Disease \$500,000 Per Employee
Excess Assault & Battery	\$1M Each Common Cause \$1M Aggregate	\$1M Each Common Cause \$1M Aggregate
Excess Professional Liability	\$1M Each Common Cause \$1M Aggregate	\$1M Each Common Cause \$1M Aggregate

The following exposures must be referred to Rainbow UWing for special acceptance

Risks that sublease as a ghost kitchen

Risks with children's playgrounds

Risks with building that includes residential occupancy

Risks with Alcohol over 35% of total sales

Risks with Total Rev > 2M

Risks that perform any massage therapy

Risks with any liquor license violations in the last 3 years

Risks that have tanning beds