

Restaurant Program BOP

POLICY HIGHLIGHTS

Financial Strength: A.M. Best rated A (Excellent) XII

	Limited Fast Food	Limited Cooking
Expanded BOP Eligibility	<ul style="list-style-type: none"> ▪ Less than 20,000 square feet in floor area ▪ Seating capacity less than 300 ▪ With or without table service ▪ Liquor sales of up to 25% 	<ul style="list-style-type: none"> ▪ Less than 15,000 square feet in floor area ▪ Seating capacity less than 200 ▪ Catering up to 30% ▪ Liquor sales of up to 30%
BOP Coverage	<ul style="list-style-type: none"> ▪ Building & Business Personal Property ▪ Property Limits up to \$35,000,000 at any individual location ▪ Glass Included – \$100 deductible ▪ Inflation Protection on the Building – 4% ▪ Identity Recovery Included – \$15,000 aggregate limit; \$100 deductible ▪ Data Compromise Included – \$50,000 aggregate limit; \$2,500 deductible ▪ Equipment Breakdown Included – \$2,500 deductible ▪ Business Income/Extra Expense/Rents – Actual Loss Sustained ▪ Property Deductible Options – \$1,000, \$2,500, \$5,000, \$10,000, \$25,000, and \$50,000 ▪ Premises/Operations – \$1,000,000 per occurrence/\$2,000,000 aggregate ▪ Seven or fewer locations include aggregate limit of \$2,000,000 per location; eight or more locations include a \$5,000,000 policy aggregate limit ▪ Products, Personal, & Advertising Injury – Limits up to \$1,000,000 ▪ Property Damage Legal Liability – \$50,000; can be increased up to \$1,000,000 ▪ Host Liquor – Included ▪ Liability Deductible Options – \$500, \$1,000, \$2,500, \$5,000, and \$10,000 	
BOP Optional Coverage	<ul style="list-style-type: none"> ▪ Blanket – Building & Business Personal Property ▪ Building Ordinance or Law ▪ Earthquake – Building/Business Personal Property/Business Interruption Limit (not available in CA) ▪ Earthquake Sprinkler Leakage ▪ Utility Services Direct Damage and Time Element ▪ Spoilage – Actual Loss Sustained with \$500 deductible ▪ Employee Benefits Liability – \$1,000,000 ▪ Hired and Non-Owned Liability – Limits up to \$1,000,000 ▪ Liquor Liability – Limits up to \$1,000,000 ▪ Stop Gap – Limits up to \$1,000,000 ▪ Money and Securities On Premises/Off Premises ▪ Employee Dishonesty ▪ Forgery or Alteration 	
Property Extenders: Advantage / Advantage Plus	<ul style="list-style-type: none"> ▪ Advantage and Advantage Plus property extenders offer additional coverage. Please see summaries for coverage provided. 	
Complementary Products	<ul style="list-style-type: none"> ▪ Umbrella – Limits up to \$25,000,000 ▪ Workers Compensation ▪ Business Auto ▪ Terrorism 	

800 777 3602 – www.argoselect.com

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