



RESTAURANTS



The Restaurant program is designed for businesses that have been established for at least three years at their current location. Our product can entertain everything from mom-and-pop diners to fine dining and full-service restaurants.

Full-cooking restaurants, which do deep fat-frying and/or work with open flames must have NFPA-compliant suppression systems which are serviced in accordance with Commercial Cooking requirements.

Most Wanted Coverages

- PHLY PAC for Restaurants
- Outdoor Signs and Property
- Food Contamination
- Spoilage Coverage
- Employment Practices Liability
- Cyber Suite

Mandatory Restaurant Forms and Exclusions (may vary by state)

- BP 116: Exclusion – Testing or Consulting Errors and Omissions and Financial Services

Program Limitations (subject to change)

- Liquor Liability is not available for this business category
- Hired and Non-Owned Coverage is not available for this business category
- Full-cooking restaurants in a non-sprinkler, frame building
- Full-cooking restaurants without a wet chemical suppression system
- Operations that generate more than 75% of their total revenue from beer, wine, or liquor sales
- Seasonal operations (closed for three consecutive months or longer)
- Restaurants open past 12:00 a.m.
- Bars, Taverns, Night Clubs, or similar operations (no dance floors)
- Restaurants that have a playground or similar recreational exposures
- Restaurants that have a residential/habitation exposure in the same building (e.g. restaurant on the first floor and an apartment on the second floor)

PHLY BOP - RESTAURANTS - continued

Eligible Class Codes (subject to change)

- Casual Dining - alcohol sales up to 50%
- Casual Dining - no alcohol sales
- Fast Food Restaurants - Cafes
- Fine Dining - no alcohol sales
- Fine Dining - alcohol sales over 30% up to 75%
- Fine Dining - alcohol sales up to 30%
- Limited Cooking Restaurants - Cafes



SCAN QR Code OR VISIT: **PHLY.com/BOPMap**
to see currently approved states



ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

CONTACT US

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com

Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



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To Be a *Good Company*

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