



WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.®

RESTAURANT SUPPLEMENTAL APPLICATION

Named Insured

Policy Number

Insured Website

Agency Name

A separate questionnaire will be needed for each restaurant location.

Section I- General Information

1. Property Address

City

State

Zip

2. Type of restaurant (check (✓) for “Yes,” where appropriate)

- Limited Cooking (no grill tops, deep fat frying or any cooking with grease-laden vapors)
- Fine Dining Casual Dining Fast Food Fast Casual
- Concessionaire Catering only Sports Bar, Microbrew, Brew Pub or Winery
- Refreshment or Food Trailer Other (describe below)

3. Is the restaurant part of a franchise operation?

Yes No

a. If yes, what is the franchise name?

4. What are the hours of operation?

5. Total seating capacity

Seats at the bar

6. Total annual receipts

Last year

2 years ago

7. Annual liquor receipts

Last year

2 years ago

8. Check (✓) any of the following that apply to the operations

- Happy Hour or Ladies Night Specials* Video arcade
- Dance Floor Playgrounds
- Live Entertainment* DJ*
- Water or dock exposure* Pool tables, darts, or games
- Buffet lines (other than salad bars)

Those with an *, describe any 'checked' (✓) responses below.

9. Are customers permitted to bring their own alcohol on premises? Yes No

a. What are the annual sales from pouring service and cork fees?

b. If yes, please validate that the five policies below are in place. Check (✓) for "Yes," where appropriate.

- Written Alcohol Awareness Training Programs for all servers/bartenders
- Written policies for cutting off service to intoxicated patrons
- Written policies that prevent hiring or continued employment of any server with a past liquor violation or felony
- Written policies indicating bartenders/servers may not consume alcohol during work hours
- Written policy requiring servers to validate age of customers if they are drinking on premises

10. Does the restaurant offer food delivery? Yes No

a. If yes, describe the type and frequency of food delivery.

11. Does the restaurant offer valet parking? Yes No

a. If yes, who performs the valet parking services? Check (✓) any that apply.

Independent contractors

Are certificates of insurance with additional insured status and minimum limits of \$1 million on the general liability policy for any contracted work? Yes No

Restaurant employees

Are MVR records and background checks required on all attendants? Yes No

Are vehicle damages noted on valet tickets? Yes No

Are written key controls in place for the valet key area, requiring all keys to be held in a locked area? Yes No

b. If yes, please provide the years of experience of the supervisor?

12. What are the annual sales from off-premises catering?

Section II- Property

13. Is there an automatic sprinkler system? Yes No

a. Was the sprinkler installed for the present occupant? Yes No

b. Sprinkler system inspection performed on an annual basis (or more frequent)? Yes No

14. Check (✓) any of the following that apply to the premises

- Local fire alarm Local burglar alarm Central station fire alarm

- Central station burglar alarm
 Motion detection alarm
 Smoke detection alarm

15. Is a class K fire extinguisher within 10 feet of all cooking surfaces? Yes No

16. Are all hoods, ducts, filters, and cooking surfaces (including deep fat fryers) covered by a UL300 wet automatic extinguishing system with a nozzle for each appliance? Yes No

17. Is the fire suppression system inspected and serviced by a professional technician at least every six months? Yes No

18. How often are exhaust systems, hoods, ducts, and filters cleaned?

19. Is there an automatic shut off?? Yes No

20. Are employees trained on the manual operation of the automatic extinguishing system? Yes No

21. Are grease containers emptied daily? Yes No

Section III- General Liability

22. Is training provided to employees for safe food handling practices? Yes No

23. Have there been any health department violations at the operation in the past five years? Yes No

a. If 'Yes' describe

24. Are there written procedures in place for employees to regularly inspect the premises for food/liquids on the floor? Yes No

25. Are signs used to mark uneven or wet floor areas? Yes No

26. Do all steps have proper handrails and lighting? Yes No

27. Are there at least two means of egress that are not through the kitchen area? Yes No

28. Are exits illuminated and barrier free? Yes No

29. Is a contract in place with a professional pest management service? Yes No

30. Is there a maintenance and snow and ice removal plan in place for parking lots and building entrances? Yes No

31. Are certificates of insurance required with additional insured status and minimum limits of \$1 million of the general liability policy for any contracted work? Yes No

Section IV- Workers Compensation

32. What pre-employment screening is performed?

- Background checks
 Drug testing
 Pre-employment physicals
 Other (please describe)

33. Does employee training cover the following topics below?

- a. Proper lifting procedures Yes No
- b. Chemical handling procedures Yes No
- c. Robbery and assault training procedures Yes No

34. Check (✓) all that apply for employees.

- OSHA violations in the past five years
- Non-slip shoes are required for all kitchen employees
- Kitchen staff uses cutting gloves
- Kitchen is equipped with ergonomic mats
- More than one employee is on site to open and close the restaurant
- There is a formal safety program with an accident investigation program in place
- There is a preferred provider network or physician's panel
- There is a light duty/return to work program in place
- Cutting, slicing machines are guarded and are operated by trained employees

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES. (NOT APPLICABLE IN: CO, DC, FL, MD, OK, PA, TN, VA OR WA)

IN COLORADO, IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FOR INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

IN THE DISTRICT OF COLUMBIA, WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES.

IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

IN MARYLAND, ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

IN OKLAHOMA: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

IN PENNSYLVANIA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN TENNESSEE, VIRGINIA AND WASHINGTON, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

Insured's signature:

Date signed:

Print Name:

Title:

Agent's signature:

--

Date signed:

--

Print Name:

--