



Restaurants, Bars, & Clubs

WE'RE THE NATION'S LARGEST RISK CONTROL PROVIDER FOCUSED EXCLUSIVELY ON THE INSURANCE INDUSTRY.

Restaurants encompass everything from the smallest of fast food joints to the largest of themed restaurants with entertainment and valet parking operations.

Most surveys on restaurants are focused upon Property and General Liability but can easily involve additional lines of Workers Comp, Commercial Auto (deliveries) and Garage Keepers liability. It is also not uncommon for restaurants to appear in ground floor habitational surveys with apartments above and other retail operations adjacent.

You want to be sure you have the complete picture of what the insured does. For instance, a new risk for restaurants is robot servers. These bots use artificial intelligence to navigate the venue and deliver orders, assist with clearing tables, and in some cases function as a full service waiter.

We know what it takes to properly assess entertainment venues like restaurants, bars, and clubs. Let's take a look at what we do.

Survey Specifics

We can gather as much, or as little information needed to meet your underwriting guidelines.

Our goal is to focus on the things you think are important. We'll help you craft a data collection tool to create a report which will be useful and concise. We have options for building supplements, special hazards, recommendations, and liquor liability.

The key to a good survey involves evaluation of the commercial cook line, followed by safe handling of food intended for consumption, and slip/trip/fall hazards. We deliver all relevant data on the cookline with strong recommendations regarding maintenance and inspections on fire extinguisher, hoods, exhausts, and electrical or gas services. The food handling and storage of dry and refrigerated goods is evaluated, and public areas are inspected for surface condition, change in height, proper lighting, and parking area conditions.

Our consultants will check the property for compliance with NFPA 1, 101, and other applicable guidelines. We will gather information on existing fire detection and suppression systems, intrusion detection and prevention, and building operations.

We'll obtain the necessary financial information from the insured to help you determine if they

fall within your risk appetite. earthquake, and hail with our Rapid Recon report supplement.

Bars are interesting venues as their customers and activities seem to change throughout the course of a day. To account for these differences, we offer either a day or night inspection or both combined.

The day inspection covers facilities and external areas controlled by the bar where we can inspect, photograph and evaluate the exposures in daylight. We can discuss the operations and see paperwork on extinguishers, hoods and sprinklers.

The nighttime inspections occur after 9:00 PM and provide a look into the bar operations that are observational. Our consultants do not let on as to who they are or why they are present. They pay a cover charge and act an observer looking for ID checks, parking lot security, the proper use of bouncers, and anything else which might pose an uncontrolled hazard for the operations.

We can make recommendations for improvement and provide your staff with what they need to make a sound underwriting decision.



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