



USLI's Restaurant Hit Zone Product



Overall Requirements:

- ▶ Alcohol sales cannot exceed 50% of total sales
- ▶ Must have total receipts of \$250,000 or more
- ▶ Risk should be in business for at least two years
- ▶ Can't have major entertainment*

**Defined as bands with 3+ members or a DJ with dancing*

General Liability Requirements

- ▶ Establishment must not be a multi-level restaurant
- ▶ If the applicant is the building owner, there are no habitational occupancies
- ▶ No claims in past two years
- ▶ No bouncer, security or door persons

Credit available if least three years in business and no losses

Liquor Liability Requirements

- ▶ No bouncer, security or door persons
- ▶ No drink specials past 9 p.m.
- ▶ No violations in the past five years
- ▶ No claims in the past two years

Credit available if all four criteria are met

Property Requirements

- ▶ Property values up to \$3 million (coastal and other restrictions may apply)
- ▶ Low crime areas
- ▶ If the applicant is the building owner, there are no habitational occupancies
- ▶ No claims in the past two years

Additional Enhancements

- ▶ Value Plus endorsement included at no charge
- ▶ Theft coverage included

Note: If the above criteria are not met, the risk may still qualify for our standard Restaurant or Bar products.