

BARS/RESTAURANTS/TAVERNS GENERAL LIABILITY APPLICATION

Applicant's Name: _____ Agency Name: _____
Mailing Address: _____ Agent No.: _____

Address: _____
Location Address: _____

E-mail: _____
Phone No.: _____

PROPOSED EFFECTIVE DATE: From _____ To _____ 12:01 A.M., Standard Time at the address of the Applicant

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE "NOT APPLICABLE" (N/A)

Applicant is: ☐ Individual ☐ Corporation ☐ Partnership ☐ Joint Venture
☐ Limited Liability Company ☐ Other (Specify) _____

Website Address: _____

E-mail Address: _____ **Phone No.:** _____

Inspection Contact: _____

E-mail Address: _____ **Phone No.:** _____

Limits of Liability and Deductible Requested:

General Aggregate (other than Products/Completed Operations)	\$
Products and Completed Operations Aggregate	\$
Personal and Advertising Injury (any one person or organization)	\$
Each Occurrence	\$
Damage to Premises Rented to You (any one premise)	\$
Medical Expense (any one person)	\$
Other Coverages, Restrictions and/or Endorsements:	\$
Deductible	\$

1. **Classification of risk** (select all that apply):

- ☐ Banquet facility ☐ Bring your own bottle establishment ☐ Disco ☐ Membership club
☐ Bar/Tavern ☐ Cabaret ☐ Country club ☐ Fine Dining ☐ Nightclub
☐ Bowling center ☐ Comedy Club ☐ Deli ☐ Gentlemen's/Strip Club ☐ Restaurant

2. **Annual gross sales:**

	Past Twelve (12) Months	Next Twelve (12) Months
Alcohol Sales		
Food Sales		
Gambling		
Other		
Total		

3. **Number of years in business:**.....

4. **Number of years under current management:**.....

5. **Opening and closing time per day:**

6. **Schedule of Hazards:**

Loc. No.	Classification Description	Class. Code	Exposure	Premium Basis (s) Gross Sales (p) Payroll (a) Area (c) Total Cost (t) Other

7. **Are there any catering services available?** ☐ Yes ☐ No

If yes: ☐ Off premises ☐ On premises Gross sales: \$

8. **Types of meals served:** ☐ Full meals ☐ Short order

9. **Square footage of bar/tavern/restaurant:**

10. **Is applicant a BBQ restaurant?** ☐ Yes ☐ No

11. **Is applicant a microbrewery that sells their products for off premises consumption?** ☐ Yes ☐ No

12. **Are facilities available for use or rent for private parties, receptions, banquets or similar affairs?** ☐ Yes ☐ No

If yes: Number of times per year:.....

Describe:

13. Are patrons allowed to drink their own alcoholic beverages on the premises? ☐ Yes ☐ No

If yes:

a. Are there procedures in place for handling violent or disruptive patrons? ☐ Yes ☐ No

b. Is there table service? ☐ Yes ☐ No

c. Does applicant also sell alcohol? ☐ Yes ☐ No

14. Does applicant advertise or promote "happy hour" or other events when drinks are sold at a lower price than usual? ☐ Yes ☐ No

15. Does applicant subscribe to a taxi or other service providing transportation home to apparently intoxicated persons? ☐ Yes ☐ No

If yes, describe:

16. Is there Hookah exposure (communal smoking)? ☐ Yes ☐ No

If yes:

a. Any blending of tobacco by applicant? ☐ Yes ☐ No

If yes, what percentage of tobacco products? %

b. Does applicant import any tobacco products? ☐ Yes ☐ No

If yes, what percentage of tobacco products? %

c. Does applicant allow underage persons to purchase and/or use the products? ☐ Yes ☐ No

d. How often does applicant clean pipes, tubing and mouthpieces?

17. Entertainment:

a. Is there any live entertainment on premises? ☐ Yes ☐ No

If yes: Number of times per week:

Describe: (include go-go dancers, topless, disco, exotic, female/male):

b. Is there dancing? ☐ Yes ☐ No

If yes: Number of times per week:

Square footage of dance floor:

c. Does applicant have any mechanical or amusement devices? ☐ Yes ☐ No

If yes: How many?

Describe:

d. Is there a minimum or cover charge? ☐ Yes ☐ No

e. Are there sports on the premises? ☐ Yes ☐ No

If yes: Provide complete details:

f. Are sports sponsored off premises? ☐ Yes ☐ No

If yes: Number of times per week:

Give details:

g. Does applicant sponsor any special events? ☐ Yes ☐ No

If yes: Describe:

- h. Is there any gambling? ☐ Yes ☐ No
 If yes: Are there any "live" dealers? ☐ Yes ☐ No
 Number of gambling machines: _____
- i. Is there a play area for children? ☐ Yes ☐ No
- j. Are there any drinking games (i.e., beer pong, flip cup)? ☐ Yes ☐ No
 If yes: Describe: _____
- k. Are there any pub crawls (pedal bus or motorized)? ☐ Yes ☐ No
- l. Does applicant own or sponsor party buses? ☐ Yes ☐ No
18. Does applicant have parking area? ☐ Yes ☐ No
 If yes, is parking area well lit? ☐ Yes ☐ No
19. Does applicant subcontract valet parking services on restaurant premises? ☐ Yes ☐ No
 If yes: Annual subcontract cost \$ _____
 Do subcontractors provide certificate of insurance with liability limits equal or greater than our applicant? ☐ Yes ☐ No
 Do written contracts contain hold harmless agreements in favor of the applicant? ☐ Yes ☐ No
 Does applicant require all subcontractors to include the applicant as an additional insured on the General Liability and Garage policies? ☐ Yes ☐ No
20. Clientele:
☐ Local residents ☐ Families ☐ Retirement community ☐ College students ☐ Seasonal residents
 Median age of patrons: ☐ 18-25 ☐ 26-30 ☐ 31-40 ☐ 41 and over
 Are premises located near a college or university? ☐ Yes ☐ No
21. In the past five years, has applicant been cited by the Liquor Control Commission? ☐ Yes ☐ No
 If yes, give date(s) and full explanation: _____
22. Are police records and background checks conducted on employees? ☐ Yes ☐ No
23. Number of bouncers, doormen or security personnel: _____
 Are bouncers, doormen or security personnel either employees or independent contractors? ☐ Yes ☐ No
 If independent contractors, do they provide Certificates of Insurance and Additional Insured Endorsements to the applicant? ☐ Yes ☐ No
24. Does applicant have Workers' Compensation coverage in force? ☐ Yes ☐ No
 Total number of employees: _____
25. During the past three years, has any company ever canceled, nonrenewed, declined or refused similar insurance to the applicant? (Not applicable in Missouri) ☐ Yes ☐ No
 If yes, explain: _____
26. Does risk engage in the generation of power, other than emergency back-up power, for their own use or sale to power companies? ☐ Yes ☐ No
 If yes, describe: _____

27. Does applicant have other business ventures for which coverage is not requested? ☐ Yes ☐ No

If yes, explain and advise where insured:

28. Additional Insured Information:

Name	Address	Interest

29. Prior Carrier Information:

	Year:	Year:	Year:
Carrier			
Policy No.			
Coverage			
Occurrence or Claims Made			
Total Premium			

30. Loss History:

Indicate all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior three years. <input type="checkbox"/> Check if no losses in the last three years.				
Date of Loss	Description of Loss	Amount Paid	Amount Reserved	Claim Status (Open or Closed)

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

FRAUD WARNING: 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. (Not applicable in AL, CO, DC, FL, KS, LA, ME, MD, MN, NE, NY, OH, OK, OR, RI, TN, VA, VT or WA.)

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

NOTICE TO COLORADO APPLICANTS: 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

WARNING TO DISTRICT OF COLUMBIA APPLICANTS: 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 addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: 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.

NOTICE TO KANSAS APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; 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.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: 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.

NOTICE TO MINNESOTA APPLICANTS: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: 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.

NOTICE TO RHODE ISLAND APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON): Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

FRAUD WARNING (APPLICABLE 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.

NEW YORK FRAUD WARNING: 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

APPLICANT'S STATEMENT:

I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true, and that these statements are offered as an inducement to us to issue the policy for which I am applying. (Kansas: This does not constitute a warranty.)

APPLICANT'S SIGNATURE: _____ DATE: _____

CO-APPLICANT'S SIGNATURE: _____ DATE: _____

PRODUCER'S SIGNATURE: _____ DATE: _____

AGENT NAME: _____ AGENT LICENSE NUMBER: _____
(Applicable to Florida Agents Only)

IOWA LICENSED AGENT: _____
(Applicable in Iowa Only)

NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION/AUDIT:

————— IMPORTANT NOTICE —————

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.