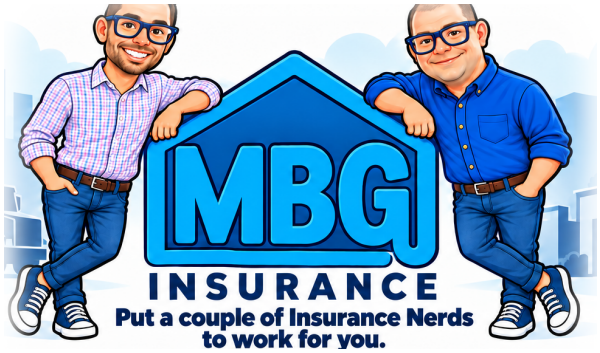


RESTAURANT QUOTE PREP CHECKLIST

Restaurant & Bar Insurance Checklist

Liquor sales, live entertainment, and your kitchen setup drive restaurant pricing more than almost anything else. Page 1 is what to gather. Page 2 is what underwriters will ask. **Missing a few items? Call anyway.**

1 Business Basics

- ☐ Legal business name and entity type (LLC, corporation, sole proprietor)
- ☐ Address of each location
- ☐ FEIN (federal tax ID number)
- ☐ Years in business and owners' restaurant experience

2 Sales, Payroll & People

- ☐ **Gross annual sales:** $_____
  Food $_____ Alcohol $_____
- ☐ **Gross annual payroll:** $_____
  Kitchen $_____ Front of house $_____
- ☐ Number of full-time and part-time employees
- ☐ Days and hours you're open, including closing time

3 Type of Operation & Percent of Sales

*Check everything that applies and estimate its share of total sales. **Include occasional work** like catering or private events.*

☐ Full-service dining	_____ %	☐ Off-site catering	_____ %
☐ Quick service or counter	_____ %	☐ Delivery with your own drivers	_____ %
☐ Bar or tavern	_____ %	☐ Food truck or trailer	_____ %
☐ Banquets & private events	_____ %	☐ Other	_____ %

4 Building & Safety

- ☐ Own or lease? If leased, a copy of the lease insurance section
- ☐ Year built, square footage and seating capacity
- ☐ Years the roof, wiring, plumbing and HVAC were updated
- ☐ Hood fire suppression system, sprinklers and alarms

5 Property & Income

- ☐ Value of kitchen equipment, furniture and fixtures
- ☐ Food and liquor inventory value (for spoilage)
- ☐ Improvements you've made to a leased space
- ☐ Outdoor signs, patio furniture and coolers
- ☐ 12 months of income and expenses (business income)

Nerd tip: If you sell alcohol, your general liability policy usually won't cover a claim caused by a guest you served. You need separate liquor liability coverage, and it's often required by your lease and your liquor license.

Ready for a quote? Let's talk.

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RESTAURANT & BAR INSURANCE CHECKLIST

Questions Underwriters Will Ask

Think through these before we talk. Honest, complete answers help us place you with the right carrier the first time and protect your coverage if you ever have a claim.

6 Liquor Sales

	YES	NO
Do you sell beer, wine or liquor?	☐	☐
Type of liquor license and % of total sales: _____		
Are servers and bartenders trained in responsible serving (TIPS, ServSafe Alcohol)?	☐	☐
Do you check ID for every guest who looks under 30?	☐	☐
Do you run happy hours, drink specials or all-you-can-drink promotions?	☐	☐
Do you allow guests to bring their own alcohol (BYOB)?	☐	☐

7 Live Entertainment & Events

	YES	NO
Do you have live music, DJs, karaoke, comedy or other entertainment?	☐	☐
How often, and is it indoors or outdoors? _____		
Is there a dance floor, or do you charge a cover?	☐	☐
Do you use security staff or bouncers? Are they your employees or contracted?	☐	☐
Do you host private events or rent your space to outside groups?	☐	☐
Do you offer games or activities (pool, darts, axe throwing, mechanical bull)?	☐	☐

8 Kitchen & Operations

	YES	NO
Is your hood and suppression system cleaned and inspected at least twice a year?	☐	☐
Do you use deep fryers, open flame, wood-fired ovens or smokers?	☐	☐
Do employees deliver food in their own vehicles?	☐	☐
Do you have outdoor seating, a patio or a play area?	☐	☐

9 Documents to Send With Your Request

- ☐ 5 years of loss runs (claims history)
- ☐ Current policy declarations pages
- ☐ A copy of your menu
- ☐ Liquor license
- ☐ Latest hood system inspection report
- ☐ Your lease, if you rent your building

Call the Office Nearest You

Springfield, MO — (417) 773-7822
2100 S Brentwood Blvd, Ste B, Springfield, MO 65804

Oak Grove, MO — (816) 690-2640
1200 S Broadway, Oak Grove, MO 64075

Bentonville, AR — (479) 350-6862
1202 NE McClain Rd, Ste 153, Bentonville, AR 72712

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